

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF PUERTO RICO

UNITED STATES OF AMERICA, acting through the United States Department of Agriculture	CIVIL NO.
Plaintiff	Foreclosure of Mortgage
V.	
NORMA IRIS FEBUS LÓPEZ; GERARDO COLON COLON, DELIA ENID PADILLA, and their Conjugal Partnership	
Defendants	

COMPLAINT

TO THE HONORABLE COURT:

COMES NOW the United States of America -acting by the United States Department of Agriculture- through the undersigned attorney, who respectfully alleges and prays as follows:

1. Jurisdiction of this action is conferred on this Court by 28 U.S.C. Section 1345.
2. Plaintiff, United States of America, is acting through the United States Department of Agriculture, which is organized and existing under the provisions of the Consolidated Farm and Farm Service Agency Act, 7 U.S.C. §1921 et seq. Plaintiff is the owner and holder of one (1) promissory note that affects the property described further below.
3. Said promissory note is for the amount of **\$185,000.00**, with annual interest of 5.00%, subscribed on October 29, 1998. *See Exhibit 1*
4. For the purpose of securing the payment of said promissory note, Norma Iris Febus López executed a voluntary mortgage, in favor of the plaintiff, under the terms and conditions stipulated and agreed therein, through Deed No. 118, before Notary Public

Efraín Bermúdez Rivera. This mortgage is duly recorded at the Property Registry of Guayama at page 161 of volume 165 of Salinas, Puerto Rico, property number 6,014, 7th inscription. See *Exhibits 2 and 3*.

5. The note for \$185,000.00 was modified on August 15, 2003, for the amount of \$187,719.56, under the terms and conditions stipulated and agreed therein, through Deed No. 146. See *Exhibits 4 and 5*
6. According to the Property Registry, codefendants GERARDO COLON COLON and DELIA ENID PADILLA are the owners of record of the real estate property subject of this case. Said property is described -as it was recorded in Spanish- as follows:

RÚSTICA: Predio de terreno marcado con el número quince (15) en el plano de subdivisión de la finca Húcar sita en el Barrio Lapas del término municipal de Salinas, Puerto Rico, compuesta de trece cuerdas con ochenta mil ochocientos ochenta y ocho diez milésimas de otra (13.80888) equivalentes a cincuenta y cuatro mil doscientos setenta y cuatro punto treinta y siete sesenta y uno metros cuadrados (54,274.37610), con lindes: por el NORTE, con la finca número catorce (14); por el SUR, con la finca número diez y seis (16); por el ESTE, con camino que la separa de los terrenos para uso público; y por el OESTE, con la Hacienda Húcar, Inc.

PROPERTY NUMBER: 6,014, recorded at page 80 of volume 277 of Salinas, Registry of the Property of Guayama, Puerto Rico.

See Title Search attached as Exhibit 3

7. The title search attached to this complaint confirms the registration of the mortgage liens that secure the loan obligations between the plaintiff and the defendants. See *Exhibits 3*
8. It was expressly stipulated in the note evidencing the indebtedness that default in the payment of any part of the covenant or agreement therein contained will authorize the plaintiff, as payee of said notes, to declare due and payable the total amount of the indebtedness evidenced by said notes and proceed with the execution and/or foreclosure of the mortgage.

9. The defendant party herein has failed to comply with the terms of the mortgage contract by failing to pay the installments due on all notes until the present day, and that after declaring all the indebtedness due and payable, the defendant party owes to the plaintiff, according to the Certification of Indebtedness included herein as *Exhibit 6*, the following amounts:

a) On the \$185,000.00 Note, as modified:

- 1) The sum of \$185,697.91, of principal;
- 2) The sum of \$155,254.93 of interest accrued as of October 15, 2020, and thereafter until its full and total payment, which interest amount increases at the daily rate of \$25.4381;
- 3) Plus, insurance premium, taxes, advances, late charges, costs, court costs expenses, disbursements and attorney's fees guaranteed under the mortgage obligation.

10. The indebtedness evidenced by the aforementioned notes is secured by the mortgages over the properties described in this complaint.

11. Codefendant Norma Iris Febus López is not currently active in the military service for the United States. Plaintiff is unable to provide a "Status Report pursuant to Servicemembers Civil Relief Act" for the remaining codefendants since we do not know their social security numbers. See *Exhibit 7*.

12. The real estate properties mentioned before are subject to the following liens in the rank indicated:

(A) Property 8,991:

1) Recorded liens with preference or priority over mortgage herein included:

- a) Restrictive conditions of use and building, constituted by deed #13, executed in San Juan, Puerto Rico, on March 31, 1982, before Rafael

Pérez Fussa Notary Public, recorded at page 157 of volume 165 of Salinas, property number 6,014, 1st inscription.

2) Junior Liens with inferior rank or priority over mortgage herein included:

-NONE.

VERIFICATION

I, JACQUELINE LAZU LABOY, of legal age, married, executive and resident of Humacao, Puerto Rico, in my capacity as acting LRTF Director of the Farm Service Agency, San Juan, Puerto Rico, under the penalty of perjury, as permitted by Section 1746 of Title 28, United States Code, declare and certify:

- 1) My name and personal circumstances are stated above;
- 2) I subscribed this complaint as the legal and authorized representative of the plaintiff;
- 3) Plaintiff has a legitimate cause of action against the defendants above named which warrants the granting of relief requested in said complaint;
- 4) Defendants are a necessary and legitimate party to this action in view of the fact that they originated or assumed the mortgage obligation subject of this foreclosure, or bought the property subject to said mortgage;
- 5) From the information available to me and based upon the documents in the Farm Service Agency, it appears that defendants have not been declared incompetent by a court of justice with authority to make such a declaration;
- 6) I have carefully read the allegations contained in this complaint and they are true and correct to the best of my knowledge and to the documents contained in the files of the Farm Service Agency;
- 7) I have carefully examined the Exhibits included to this complaint which are true

and correct copies of the originals. The mortgage deeds have been duly recorded in the Property Registry.

I make the foregoing declaration under penalty of perjury, as permitted under Section 1746 of Title 28, United States Code.

In San Juan, Puerto Rico, this 22 day of October , 2020.



JACQUELINE LAZU LABOY

PRAYER

WHEREFORE, the plaintiff demands judgment as follows:

- a) That defendant's party pays unto the plaintiff the amounts claimed on this complaint;
- b) Or in default thereof that all legal right, title and interest which the defendants may have in the property described in this complaint and any building or improvement thereon be sold at public auction and that the monies due to the United States as alleged in the preceding paragraphs be paid out of the proceeds of said sale;
- c) That the defendants and all persons claiming or who may claim by, from or under them be absolutely barred and foreclosed from all rights and equity of redemption in and to said property;
- d) That if the proceeds of such sale be insufficient to cover the amounts specified under paragraph 16 of this prayer, said defendant be adjudged to pay to the United States the total amount of money remaining unsatisfied to said paragraph (a) of this prayer, and execution be issued forthwith against said defendants for the payment of said deficiencies against any of the properties of said defendants;
- e) That if the proceeds of said sale exceed the sum of money to be paid to the United States as aforesaid, any such excess be deposited with the Clerk of this Court subject

to further orders from the Court;

- f) That once the property is auctioned and sold, the Clerk of this Court issue a writ addressed to the Registry of the Property ordering the cancellation of the foreclosed mortgage and of any other junior liens recorded therein;
- g) For such further relief as in accordance with law and equity may be proper.

In Guaynabo, Puerto Rico, this October 27, 2020.

/s/ Juan Carlos Fortuño Fas
JUAN CARLOS FORTUÑO FAS
USDCPR 211913

FORTUÑO & FORTUÑO FAS, C.S.P.
P.O. BOX 9300
SAN JUAN, PR 00908
TEL. 787-751-5290
FAX. 787-751-6155
Email: dcfilings@fortuno-law.com

USDA-FmHA
Form FmHA 1940-17
(Rev. 4-92)

PROMISSORY NOTE

Name NORMA IRIS FEBUS LOPEZ		<input type="checkbox"/> Consolidated Farm & Rural Development Act <input type="checkbox"/> Emergency Agricultural Credit Adjustment Act of 1978	
State PUERTO RICO	County PONCE	ACTION REQUIRING NOTE	
Case No. 63-26-583-10-7591	Date OCTOBER 29, 1998	<input checked="" type="checkbox"/> Initial loan <input type="checkbox"/> Subsequent loan <input type="checkbox"/> Consolidated & subsequent loan <input type="checkbox"/> Consolidation <input type="checkbox"/> Conservation easement	<input type="checkbox"/> Rescheduling <input type="checkbox"/> Reamortization <input type="checkbox"/> Credit sale <input type="checkbox"/> Deferred payments <input type="checkbox"/> Debt write down
Fund Code 41	Loan No. 01		

FOR VALUE RECEIVED, the undersigned Borrower and any cosigners jointly and severally promise to pay to the order of the United States of America, acting through the Farmers Home Administration, United States Department of Agriculture,

(herein called the "Government"), or its assigns, at its office in PONCE, PUERTO RICO

, or at such other place as the Government may later designate in writing, the principal sum of
ONE HUNDRED EIGHTY FIVE THOUSANDS----- dollars
(\$ 185,000.00-----), plus interest on the unpaid principal balance at the RATE of
FIVE----- percent (05.000-----%) per annum and

of Noncapitalized interest. If this note is for a Limited Resource loan (indicated in the "Kind of Loan" box above) the Government may **CHANGE THE RATE OF INTEREST**, in accordance with regulations of the Farmers Home Administration, not more often than quarterly, by giving the Borrower thirty (30) days prior written notice by mail to the Borrower's last known address. The new interest rate shall not exceed the highest rate established in regulations of the Farmers Home Administration for the type of loan indicated above.

Principal and interest shall be paid in 41 installments as indicated below, except as modified by a different rate of interest, on or before the following dates:

and \$ 10,782.00 thereafter on 01-01 of each YEAR until the principal and interest are fully paid except that the final installment of the entire indebtedness evidenced hereby, if not sooner paid, shall be due and payable 40 years from the date of this note, and except that prepayments may be made as provided below. The consideration for this note shall also support any agreement modifying the foregoing schedule of payments.

If the total amount of the loan is not advanced at the time of loan closing, the loan funds shall be advanced to the Borrower as requested by Borrower and approved by the Government. Approval by the Government will be given provided the advance is requested for a purpose authorized by the Government. Interest shall accrue on the amount of each advance from its actual date as shown in the Record of Advances at the end of this note. Borrower authorizes the Government to enter the amount(s) and date(s) of such advance(s) in the Record of Advances.

For each rescheduled, reamortized or consolidated note for applications for Primary and Preservation Loan Service Programs received prior to November 28, 1990, interest accrued to the date of this instrument which is more than 180 days overdue shall be added to principal and such new principal shall accrue interest at the rate evidenced by this instrument. For applications for Primary and Preservation Loan Service Programs received on or after November 28, 1990, all unpaid interest accrued to the date of this instrument shall be added to the principal and such new principal shall accrue interest at the rate evidenced by this instrument.

Every payment made on any indebtedness evidenced by this note shall be applied first to a portion of any interest which accrues during the deferral period, second to accrued interest to the date of the payment on the note account and then to the principal. Nonprogram loans are not eligible for deferral.

Prepayments of scheduled installments, or any portion of these installments, may be made at any time at the option of the Borrower. Refunds and extra payments, as defined in the regulations (7 CFR §1951.8) of the Farmers Home Administration according to the source of funds involved, shall, after payment of interest, be applied to the last installments to become due under this note and shall not affect the obligation of Borrower to pay the remaining installments as scheduled in this note.

If the Government at any time assigns this note and insures the payment of it, Borrower shall continue to make payments to the Government as collection agent for the holder. While this note is held by an insured holder, prepayments made by Borrower may, at the option of the Government, be remitted by the Government to the holder promptly or, except for final payment, be retained by the Government and remitted to the holder on an installment due date basis. The effective date of every payment made by Borrower, except payments retained and remitted by the Government on an installment due date basis, shall be the date of the United States Treasury check by which the Government remits the payment to the holder. The effective date of any prepayment retained and remitted by the Government to the holder on an installment due date basis shall be the date of the prepayment by Borrower, and the Government will pay the interest to which the holder is entitled accruing between such date and the date of the Treasury check to the holder.

Any amount advanced or expended by the Government for the collection of this note or to preserve or protect any security for the loan or otherwise expended under the terms of any security agreement or other instrument executed in connection with the loan evidenced by this note, at the option of the Government shall become a part of and bear interest at the same rate as the principal of the debt evidenced by this note and be immediately due and payable by Borrower to the Government without demand.

Property constructed, improved, purchased, or refinanced in whole or in part with the loan evidenced by this note shall not be leased, assigned, sold, transferred, or encumbered, voluntarily or otherwise, without the written consent of the Government. Unless the Government consents otherwise in writing, Borrower will operate such property as a farm if this is a Farm Ownership loan.

If "Consolidation and subsequent loan," "Debt write down," "Consolidation," "Rescheduling," or "Reamortization" is indicated in the "Action Requiring Note" block above, this note is given to consolidate, reschedule or reamortize, but not in satisfaction of the unpaid principal and interest on the following described note(s) or assumption agreement(s)(new terms):

FUND CODE/ LOAN NO.	FACE AMOUNT	INT. RATE	DATE	ORIGINAL BORROWER	LAST INSTALL. DUE
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19
	\$	%	, 19		, 19

Security instruments taken in connection with the loans evidenced by these described notes and other related obligations are not affected by this consolidating, rescheduling or reamortizing. These security instruments shall continue to remain in effect and the security given for the loans evidenced by the described notes shall continue to remain as security for the loan evidenced by this note, and for any other related obligations.

REFINANCING (GRADUATION) AGREEMENT: If at any time it shall appear to the Government that the Borrower may be able to obtain financing from a responsible cooperative or private credit source at reasonable rates and terms for loans for similar purposes and periods of time, Borrower will, at the Government's request, apply for and accept a loan(s) in sufficient amount to pay this note in full and, if the lender is a cooperative, to pay for any necessary stock. The provisions of this paragraph do not apply if the loan represented by this promissory note was made to the Borrower as a non-program loan.

HIGHLY ERODIBLE LAND AND WETLAND CONSERVATION AGREEMENT: Borrower recognizes that the loan described in this note will be in default should any loan proceeds be used for a purpose that will contribute to excessive erosion of highly erodible land or to the conversion of wetlands to produce an agricultural commodity as further explained in 7 CFR Part 1940, Subpart G, Exhibit M. If (1) the term of the loan exceeds January 1, 1990, but not January 1, 1995, and (2) Borrower intends to produce an agricultural commodity on highly erodible land that is exempt from the restrictions of Exhibit M until either January 1, 1990, or two years after the Soil Conservation Service (SCS) has completed a soil survey for the Borrower's land, whichever is later, the Borrower further agrees that, prior to the loss of the exemption from the highly erodible land conservation restrictions found in 7 CFR Part 12, Borrower must demonstrate that Borrower is actively applying on that land which has been determined to be highly erodible, a conservation plan approved by the SCS or the appropriate conservation district in accordance with SCS's requirements. Furthermore, if the term of the loan exceeds January 1, 1995, Borrower further agrees that Borrower must demonstrate prior to January 1, 1995, that any production of an agricultural commodity on highly erodible land after that date will be done in compliance with a conservation system approved by SCS or the appropriate conservation district in accordance with SCS's requirements.

DEFAULT: Failure to pay when due any debt evidenced by this note or perform any covenant of agreement under this note shall constitute default under this and any other instrument evidencing a debt of Borrower owing to, insured or Guaranteed by the Government or securing or otherwise relating to such debt; and default under any such other instrument shall constitute default under this note. **UPON ANY SUCH DEFAULT,** the Government at its option may declare all or any part of any such indebtedness immediately due and payable.

This Note is given as evidence of a loan to Borrower made or insured by the Government pursuant to the Consolidated Farm and Rural Development Act, or the Emergency Agricultural Credit Adjustment Act of 1978 and for the type of loan as indicated in the "Kind of Loan" block above. This Note shall be subject to the present regulations of the Farmers Home Administration and to its future regulations not inconsistent with the express provisions of this note.

D.F.L.

Presentment, protest, and notice are waived.

(SEAL)

Norma Iris Febus Lopez
NORMA IRIS FEBUS LOPEZ (Borrower)

P.O. BOX 2229

SALINAS, PUERTO RICO 00751-2229

RECORD OF ADVANCES

AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE
\$185,000.00	10-27-98	\$		\$	
\$		\$		\$	
\$		\$		\$	
\$		\$		\$	
				TOTAL	\$185,000.00

ANEJO - PAGARE

NORMA IRIS FEBUS LOPEZ, SEGURO SOCIAL

NÚMERO 583-10-7591

ESCRITURA NÚMERO 146

DEL 15 DE AGOSTO DE 2003

-----REAMORTIZACION Y MODIFICACION-----

-----DE PAGO DE PAGARE DE HIPOTECA-----

-----Manifiesta el compareciente de la primera parte el carácter que ostenta, que habiendo sido aceptado el compareciente de la primera parte, para recibir los beneficios de la Ley del Congreso "CONSOLIDATED FARMERS HOME ADMINISTRATION ACT OF 1961" según enmendada, han convenido modificar y reamortizar los pagos de los plazos consignados en el pagaré en la siguiente forma:-----

-----Por habersele dado un diferimiento de un año, la nueva forma de pago será de la siguiente forma:-----

-----\$1,268.00 en 01-01-04-----

-----\$1,268.00 en 01-01-05-----

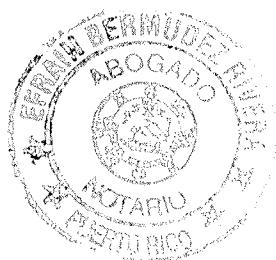
-----\$1,268.00 en 01-01-06-----

-----\$1,268.00 en 01-01-07-----

-----\$1,268.00 en 01-01-08-----

---\$13,522.00 en 01-01-09 y subsiguentemente al primero (1ro) de enero de cada año excepto el pago final que vencerá

N.I.F.L



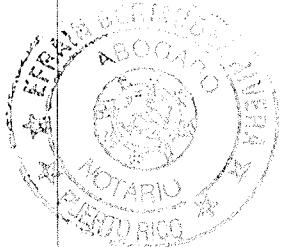
y será pagadero el quince (15) de agosto del dos mil treinta y ocho (2038). La misma será pagadero por treinta y cinco (35) años con intereses anual de cinco por ciento (5.00%)."-----

-----Al día de hoy tiene un balance de ciento setenta y siete mil ochocientos ochenta y uno con dos centavos (\$177,881.02) de principal y nueve mil ochocientos treinta y ocho dólares con cincuenta y cuatro centavos (\$9,838.54) de intereses para un nuevo y principal de ciento ochenta y siete mil setecientos diecinueve dólares con cincuenta y seis centavos (\$187,719.56).-----

-----En Santa Isabel, Puerto Rico, hoy 15 de agosto de 2003.-----

NIFL.

Norma Jiménez López
Ldo. Enraín Bermúdez Rivera
Calle Betances núm. 15, Altos
Santa Isabel, P.R. 00757
Tel. y Fax: (787) 845-3420



ANNEX – PROMISSORY NOTE

**NORMA IRIS FEBUS LOPEZ, SOCIAL SECURITY
NUMBER XXX-XX-XXXX**

**DEED NUMBER 146
OF AUGUST 15, 2003**

**MORTGAGE NOTE RE-AMORTIZATION
AND PAYMENT MODIFICATION**

The appearing first party, in her capacity, states that, as the first party has been accepted to receive the benefits of the Law of Congress “**CONSOLIDATED FARMERS HOME ADMINISTRATION ACT OF 1961**,” as amended, they have entered into an agreement to modify and re-amortize the payment schedule recorded on the promissory note as follows:

As a one-year deferment has been granted, the new payment schedule shall be as follows:

\$ 1,268.00 on 01-01-04

\$ 1,268.00 on 01-01-05

[Initials] \$ 1,268.00 on 01-01-06

[Illegible handwriting]

[Seal] \$ 1,268.00 on 01-01-07

\$ 1,268.00 on 01-01-08

\$ 13,522.00 on 01-01-09 and subsequently on the first (1st) of January of each year, except that the final payment shall be due

and payable on August fifteen (15), two thousand thirty-eight (2038). Same shall be payable for thirty-five (35) years with annual interest of five percent (**5.00%**).

As of today's date, there is a balance of one hundred seventy-seven thousand eight hundred eighty-one¹ and two cents (**\$177,881.02**) of principal and nine thousand eight hundred thirty-eight dollars and fifty-four cents (**\$9,838.54**) of interest, for a new and² principal of one hundred eighty-seven thousand seven hundred nineteen dollars and fifty-six cents (**\$187,719.56**).

In Santa Isabel, Puerto Rico, today, August 15, 2003.

[Signature]
Efraín Bermúdez Rivera
Calle Betances Num. 15, Altos
Santa Isabel, P.R. 00757
Tel. and Fax: (787) 845-34-20

[Initials]

[Illegible handwriting]

[Seal]

¹ *Translator's Note: The word "dollars" is omitted here on the original Spanish language document.*

² *Translator's Note: The word "and" reflects the original Spanish language document.*

Statement of Accuracy

I hereby certify that the attached documents titled:

RE-AMORTIZATION OF MORTGAGE LOAN AND MORTGAGE MODIFICATION DEED 146, dated August 15, 2003, before the Notary Efrain Bermudez Rivera in Santa Isabel, PR, and certification – 8 pages
ANNEX - PROMISSORY NOTE, DEED 146, dated August 15, 2003, before the Notary Efrain Bermudez Rivera in Santa Isabel, PR – 2 pages

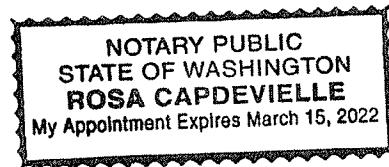
are true and accurate translations from Spanish into English to the best of my knowledge, ability and belief. I am trained, experienced and competent to translate from Spanish into English.

DATED November 29, 2019.

Thomas L. Bransfield
Certified Court Interpreter
Certified Medical Interpreter

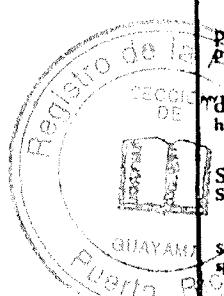
WITNESS my hand and official seal hereto affixed this 29th day of November of 2019.

Signature Rosa Capdevielle
Print Name: Rosa Capdevielle.
Notary Public in and for the State of WA.
My appointment expires: March 15, 2022.



Form. FmHA 1927-1(S) PR
(Rev. 6-93)

----- **NUMERO CIENTO DIECIOCHO** -----
----- **NUMBER** -----



un préstamo o préstamos evidenciado por uno o más pagares o convenio de sub-a loan or loans evidenced by one or more promissory note(s) or assumption agreement(s)-----

rogación, denominado en adelante el "pagaré" sean uno o más. Se requiere por hereinafter called "the note" whether one or more. It is required by-----

el Gobierno que se hagan pagos adicionales mensuales de una doceava parte de the Government that additional monthly payments of one-twelfth of the-----

las contribuciones, avaluos (impuestos), primas de seguros y otros cargos que se taxes, assessments, insurance premiums and other charges-----

hayan estimado sobre la propiedad hipotecada.-----
estimated against the property.-----

CUARTO: Se sobreentiende que:-----
FOURTH: It is understood that:-----

(Uno) El pagaré evidencia un préstamo o préstamos al deudor hipotecario por la (One) The note evidences a loan or loans to the mortgagor in the-----

suma de principal especificada en el mismo, concedido con el propósito y la inten-principal amount specified therein made with the purpose and intention-----

ción de que el acreedor hipotecario puede ceder el pagaré en cualquier tiempo y that the mortgagee, at any time, may assign the note and-----

asegurar su pago de conformidad con el Acta de mil novecientos sesenta y uno insure the payment thereof pursuant to the Act of Nineteen Hundred and Sixty-One-----

consolidando la Administración de Hogares de Agricultores o el Título Quinto de consolidating the Farmers Home Administration or Title Five of-----

la Ley de Hogares de mil novecientos cuarenta y nueve, según han sido enmenda-das.-----
the Housing Act of Nineteen Hundred and Forty-Nine, as amended.-----

(Dos) Cuando el pago del pagaré es garantizado por el acreedor hipotecario, puede (Two) When payment of the note is guaranteed by the mortgagee-----

ser cedido de tiempo en tiempo y cada tenedor de dicho pagaré a su vez será el it may be assigned from time to time and each holder of the insured note, in turn,-----

prestamista asegurado.-----
will be the insured lender.-----

(Tres) Cuando el pago del pagaré es asegurado por el acreedor hipotecario, el acree-(Three) When payment of the note is insured by the mortgagee, the-----

dor hipotecario otorgará y entregará al prestamista asegurado conjuntamente con mortgagee will execute and deliver to the insured lender along-----

el pagaré un endoso de seguro garantizando totalmente el pago de principal e in-with the note an insurance endorsement insuring the payment of the note fully as to principal-----

tereses de dicho pagaré.-----
and interest.-----

(Cuatro) En todo tiempo que el pago del pagaré esté asegurado por el acreedor (Four) At all times when payment of the note is insured by the mortgagee,-----

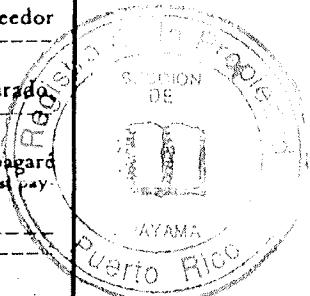
hipotecario, el acreedor hipotecario, por convenio con el prestamista asegurado, the mortgagee by agreement with the insured lender-----

determinarán en el endoso de seguro la porción del pago de intereses del pagaré set forth in the insurance endorsement will be entitled to a specified portion of the interest pay-----

que será designada como "cargo anual".-----
ments on the note, to be designated the "annual charge".-----

(Cinco) Una condición del aseguramiento de pago del pagaré será de que el tenie-(Five) A condition of the insurance of payment of the note will be that the holder-----

dor cederá todos sus derechos y remedios contra el deudor hipotecario y cuales-will forgo his rights and remedies against the mortgagor and any-----



Forma FmHA 427-1(S) PR
(Rev. 10-82)

quiero otros en relación con dicho préstamo así como también a los beneficios
others in connection with said loan, as well as any benefit

de esta hipoteca y aceptará en su lugar los beneficios del seguro, y a requerimiento
of this mortgage, and will accept the benefits of such insurance in lieu thereof, and upon the

del acreedor hipotecario endosará el pagaré al acreedor hipotecario en caso de
mortgagee's request will assign the note to the mortgagee should the mortgagor

violación de cualquier convenio o estipulación aquí contenida o en el pagaré o en
violate any covenant or agreement contained herein, in the note, or any

cualquier convenio suplementario por parte del deudor.
supplementary agreement.

(Seis) Entre otras cosas, es el propósito e intención de esta hipoteca, que en todo
(Six) It is the purpose and intent of this mortgage that, among other things,

tiempo cuando el pagaré esté en poder del acreedor hipotecario, o en el caso en
at all times when the note is held by the mortgagee, or in the event the

que el acreedor hipotecario ceda esta hipoteca sin asegurar el pagaré, esta hipoteca
mortgagee should assign this mortgage without insurance of the note, this mortgage

garantizará el pago del pagaré pero cuando el pagaré esté en poder de un prestamista
shall secure payment of the note; but when the note is held by an insured

asegurado, esta hipoteca no garantizará el pago del pagaré o formará parte
lender, this mortgage shall not secure payment of the note or attach to

de la deuda evidenciada por el mismo, pero en cuanto al pagaré y a dicha deuda,
the debt evidenced thereby, but as to the note and such debt

constituirá una hipoteca de indemnización para garantizar al acreedor hipotecario
shall constitute an indemnity mortgage to secure the mortgagee

contra cualquier pérdida bajo el endoso de seguro por causa de cualquier incum-
against loss under its insurance endorsement by reason of any default

plimiento por parte del deudor hipotecario.
by the mortgagor.

QUINTO: Que en consideración al préstamo y (a) en todo tiempo que el pagaré
FIFTH: That, in consideration of said loan and (a) at all times when the note

sea conservado por el acreedor hipotecario, o en el caso de que el acreedor hipote-
is held by the mortgagee, or in the event the mortgagee

cario ceda la presente hipoteca sin el seguro de pago del pagaré y en garantía del
should assign this mortgage without insurance of the payment of the note, in guarantee of the

importe del pagaré según se especifica en el subpárrafo (Uno) del Párrafo NOVE-
amount of the note as specified in subparagraph (one) of paragraph NINTH

NO con sus intereses al tipo estipulado y para asegurar el pronto pago de dicho
hereof, with interest at the rate stipulated, and to secure prompt payment of the

pagaré, su renovación cualquier convenio contenido en el mismo, o extensión y
note and any renewals and extensions thereof and any agreements contained therein

(b) en todo tiempo que el pagaré sea poseído por el prestamista asegurado en garan-
(b) at all times when the note is held by an insured lender, in guarantee

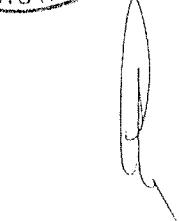
tía de las sumas especificadas en el subpárrafo (Dos) del párrafo NOVENO aquí
of the amounts specified in subparagraph 9Two of paragraph NINTH hereof

consignado para garantizar el cumplimiento del convenio del deudor hipotecario
for securing the performance of the mortgagor's agreement

de indemnizar y conservar libre al acreedor hipotecario contra pérdidas bajo el en-
herein to indemnify and save harmless the mortgagee against loss under its

doso de seguro por razón de incumplimiento del deudor hipotecario y (c) en cual-
insurance endorsements by reason of any default by the mortgagor, and (c) in any

quier caso y en todo tiempo en garantía de las sumas adicionales consignadas en el
event and at all times whatsoever, in guarantee of the additional amounts specified in



subpárrafo (Tres) del párrafo NOVENO de este instrumento y para asegurar el
subparagraph (Three) of paragraph NINTH hereof, and to secure the

cumplimiento de todos y cada uno de los convenios y del deudor hipotecario aquí
performance of every covenant and agreement of the mortgagor

contenidos o en cualquier otro convenio suplementario, el deudor hipotecario por
contained herein or in any supplementary agreement, the mortgagor

la presente constituye hipoteca voluntaria a favor del acreedor hipotecario sobre
hereby constitutes a voluntary mortgage in favor of the mortgagee on

los bienes descritos en el párrafo UNDECIMO más adelante, así como sobre los
the property described in paragraph ELEVENTH hereof, together with all rights,

derechos, intereses servidumbres, derechos hereditarios, adhesiones pertenecientes
interests easements, hereditaments and appurtenances thereto belonging,

a los mismos, toda renta, créditos, beneficios de los mismos, y todo producto e
the rents, issues and profits thereof and revenues and

ingreso de los mismos, toda mejora o propiedad personal en el presente o que en
income therefrom, all improvements and personal property now or

el futuro se adhiera o que sean razonablemente necesarias para el uso de los mismos,
later attached thereto or reasonably necessary to the use thereof,

sobre las aguas, los derechos de agua o acciones en los mismos, pertenecientes a
all water, water rights and shares in the same pertaining to

las fincas o a todo pago que en cualquier tiempo se adeude al deudor hipotecario
the farms and all payments at any time owing to the mortgagor

por virtud de la venta, arrendamiento, transferencia, enajenación o expropiación
by virtue of any sale, lease, transfer, conveyance or total or

total o parcial de o por daños a cualquier parte de las mismas o a los intereses sobre
partial condemnation of or injury to any part thereof or interest

ellas, siendo entendido que este gravámen quedará en toda su fuerza y vigor hasta
therein, it being understood that this lien will continue in full force and effect until

que las cantidades especificadas en el párrafo NOVENO con sus intereses antes y
all amounts as specified in paragraph NINTH hereof, with interest before and

después del vencimiento hasta que los mismos hayan sido pagados en su totalidad.
after maturity until paid, have been paid in full.

En caso de ejecución, los bienes responderán del pago del principal, los intereses
In case of foreclosure, the property will be answerable for the payment of the principal, interest

antes y después de vencimiento, hasta su total solvente, pérdida sufrida por el acreedor
thereon before and after maturity until paid, losses sustained by the

dor hipotecario como asegurador del pagaré, contribuciones, prima de seguro o cualquier
mortgagor as insurer of the note, taxes, insurance premiums, and

quier otro desembolso o adelanto por el acreedor hipotecario por cuenta del deudor
other disbursements and advances by the mortgagee for the mortgagor's account

hipotecario con sus intereses hasta que sean pagados al acreedor hipotecario, costas,
with interest until repaid to the mortgagee, costs, expenses and

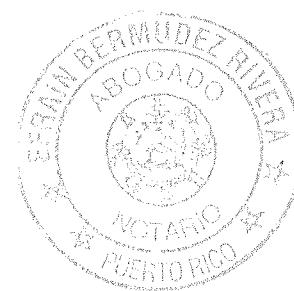
gastos y honorarios de abogado del acreedor hipotecario, toda extensión o restitución
attorney's fees of the mortgagee all extensions and renewals of any of

vación de dichas obligaciones con intereses sobre todas y todo otro cargo o summa
said obligations, with interest on all and all other charges and additional

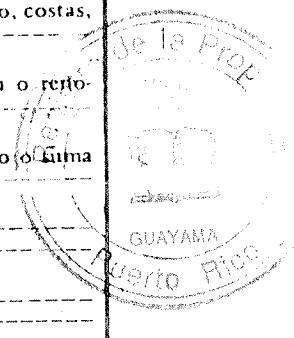
adicional especificada en el párrafo NOVENO de este documento.
amounts as specified in paragraph NINTH hereof.

SEXTO: El deudor hipotecario expresamente conviene lo siguiente:
SIXTH: That the mortgagor specifically agrees as follows:

(Uno) Pagar al acreedor hipotecario prontamente a su vencimiento cualquier deuda
(One) To pay promptly when due any indebtedness



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(Rev. 10-82)aquí garantizada e indemnizar y conservar libre de pérdida al acreedor hipotecario
to the mortgagee hereby secured and to indemnify and save harmless the mortgagee against anybajo el seguro del pago del pagaré por incumplimiento del deudor hipotecario.
loss under its insurance of payment of the note by reason of any default by the mortgagor.En todo tiempo cuando el pagaré sea poseído por el prestamista asegurado, el
At all times when the note is held by an insured lender, thedeudor hipotecario continuará haciendo los pagos contra dicho pagaré al acreedor
mortgagor shall continue to make payments on the note to the mortgagee,hipotecario como agente cobrador del tenedor del mismo.
as collection agent for the holder.(Dos) A pagar al acreedor hipotecario una cuota inicial por inspección y tasación
(Two) To pay to the Mortgagee any initial fees for inspection and appraisaly cualquier cargo por delincuencia requerido en el presente o en el futuro por los
and any delinquency charges, now or hereafter required byreglamentos de la Administración de Hogares de Agricultores.
regulations of the Farmer's Home Administration.(Tres) En todo tiempo cuando el pagaré sea poseído por un prestamista asegurado
(Three) At all times when the note is held by an insured lender,cualquier suma adeudada y no pagada bajo los términos del pagaré, menos
any amount due and unpaid under the terms of the note, lessla cantidad o carga anual, podrá ser pagada por el acreedor hipotecario al tenedor
the amount of the annual charge, may be paid by the mortgagee to the holderdel pagaré bajo los términos provistos en el pagaré y en el endoso de seguro referido
of the note to the extent provided in the insurance endorsementen el párrafo CUARTO anterior por cuenta del deudor hipotecario.
referred to in paragraph FOURTH hereof for the account of the mortgagor.Cualquier suma vencida y no pagada bajo los términos del pagaré, sea éste poseído
Any amount due and unpaid under the terms of the note, whether it is heldpor el acreedor hipotecario o por el prestamista asegurado, podrá ser acreditada
by the mortgagee or by an insured lender, may be creditedpor el acreedor hipotecario al pagaré y en su consecuencia constituirá un adelanto
by the mortgagee on the note and thereupon shall constitute an advancepor el acreedor hipotecario por cuenta del deudor hipotecario.
by the mortgagee for the account of the mortgagorCualquier adelanto por el acreedor hipotecario tal como se describe en este sub-
Any advance by the mortgagee as described in thispárrafo devengará intereses a razón del CINCO PUNTO CERO-----
subparagraph shall bear interest at the rate of FIVE POINT CERO---------- por ciento (5.0 %)-----
----- per cent (5.0 %)-----anual a partir de la fecha en que venció el pago hasta la fecha en que el deudor
per annum from the date on which the amount of the advance was due to the date of paymenthipotecario lo satisfaga.
to the mortgagee.(Cuatro) Fueré o no el pagaré asegurado por el acreedor hipotecario, cualquier
(Four) Whether or not the note is insured by the mortgagee, anytodo adelanto hecho por el acreedor hipotecario para prima de seguro, repa-
Any amount advanced by the mortgagee for property insurance premiums, repairs,raciones, gravámenes u otra reclamación en protección de los bienes hipoteca-
fees and other claims, for the protection of the mortgaged property,dos o para contribuciones o impuestos u otro gasto similar por razón de haber
or for taxes or assessments or other similar charges by reason of the

el deudor hipotecario dejado de pagar por los mismos, devengará intereses a razón
mortgagor's failure to pay the same, shall bear interest at the rate

del tipo estipulado en ^{el} subpárrafo anterior desde la fecha de dichos adelantos
stated in the next preceding subparagraph from the date of the advance

hasta que los mismos sean satisfechos por el deudor hipotecario.
until repaid to the mortgagor

(Cinco) Todo adelanto hecho por el acreedor hipotecario descrito en esta hipoteca
(Five) All advances made by mortgagee as described in this mortgage,

con sus intereses vencerá inmediatamente y será pagadero por el deudor hipoteca
with interest, shall be immediately due and payable by the mortgagor

al acreedor hipotecario sin necesidad de requerimiento alguno en el sitio
to mortgagee without demand at the

designado en el pagaré y será garantizado por la presente hipoteca. Ningún adelanto
place designated in the note and shall be guaranteed hereby. No such advance

hecho por el acreedor hipotecario no relevará al deudor hipotecario de su obligación
by mortgagee shall relieve the mortgagor from breach of his covenant

del convenio de pagar. Dichos adelantos, con sus intereses, se reembolsarán de los
to pay. Such advances, with interest shall be repaid from the

primeros pagos recibidos del deudor hipotecario. Si no hubieren adelantos, todo
first available collections received from mortgagor. Otherwise, any payments

pago verificado por el deudor hipotecario podrá ser aplicado al pagaré o a cualquier
payment made by mortgagor may be applied on the note or any

otra deuda del deudor hipotecario aquí garantizada en el orden que el acreedor
indebtedness to mortgagee secured hereby, in any order mortgagee

hipotecario determinare.
determines.

(Seis) Usar el importe del préstamo evidenciado por el pagaré únicamente para
(Six) To use the loan evidenced by the note solely

los propósitos autorizados por el acreedor hipotecario.
for purposes authorized by mortgagee

(Siete) A pagar a su vencimiento las contribuciones, impuestos especiales, gravámenes y cargas que graven los bienes o los derechos o intereses del deudor hipotecario bajo los términos de esta hipoteca.

(Seven) To pay when due all taxes, special assessments, liens

menes y cargas que graven los bienes o los derechos o intereses del deudor hipotecario
and charges encumbering the property or the right or interest of mortgagee

bajo los términos de esta hipoteca.
under the terms of this mortgage.

(Ocho) Obtener y mantener seguro contra incendio y otros riesgos según requiere.
(Eight) To procure and maintain insurance against fire and other hazards as required

ra el acreedor hipotecario sobre los edificios y las mejoras existentes en los bienes o cualquier otra mejora introducida en el futuro. El seguro contra fuego y

otros riesgos serán en la forma y por las cantidades, términos y condiciones que

aprobare el acreedor hipotecario.

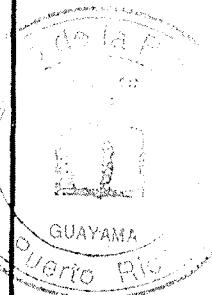
(Nueve) Conservar los bienes en buenas condiciones y prontamente verificar las
(Nine) To keep the property in good condition and promptly make all

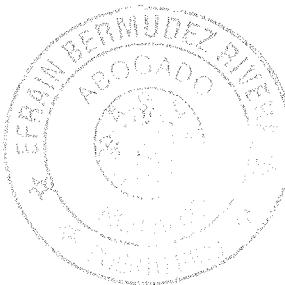
reparaciones necesarias para la conservación de los bienes; no cometerá ni permitirá que se cometa ningún deterioro de los bienes; ni removerá ni demolerá

mitirá que se cometa ningún deterioro de los bienes; ni removerá ni demolerá



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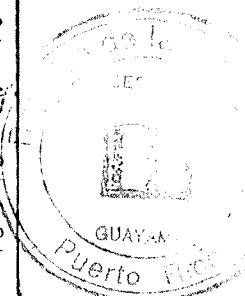


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(Rev. 6-93)ningún edificio o mejora en los bienes, ni cortará ni removerá madera de la finca,
any building or improvement on the property; nor will he cut or remove wood from the farmni removerá ni permitirá que se remueva grava, arena, aceite, gas, carbón u otros
nor remove nor permit to be removed gravel, sand, oil, gas, coal, or otherminerales sin el consentimiento del acreedor hipotecario y prontamente llevará
minerals without the consent of mortgagee, and will promptly carry outa efecto las reparaciones en los bienes que el acreedor hipotecario requiera de tiempo
the repairs on the property that the mortgagee may request from timeen tiempo. El deudor hipotecario cumplirá con aquellas prácticas de conservación
to time. Mortgagor shall comply with such farm conservation practicesde suelo y los planes de la finca y del hogar que el acreedor hipotecario de tiempo en
and farm and home management plans as mortgagee from time totiempo pueda prescribir.
time may prescribe.(Diez) Si esta hipoteca se otorga para un préstamo a dueño de finca según se iden-
(Ten) If this mortgage is given for a loan to a farm owner as identifiedtifica en los reglamentos de la Administración de Hogares de Agricultores, el deudor
in the regulations of the Farmers Home Administration, mortgagorhipotecario personalmente operará los bienes por sí y por medio de su familia como
will personally operate the property with his own and his family labor as a farm and for no otheruna finca y para ningún otro propósito y no arrendará la finca ni parte de ella a
purpose and will not lease the farm or any part of itmenos que el acreedor hipotecario consienta por escrito en otro método de opera-
unless mortgagee agrees in writing to any other method of operationción o al arrendamiento.
or lease.(Once) Someterá en la forma y manera que el acreedor hipotecario requiera la
(Eleven) To submit in the form and manner mortgagee may require,información de sus ingresos y gastos y cualquier otra información relacionada con
information as to his income and expenses and any other information in regard to thela operación de los bienes y cumplirá con todas las leyes, ordenanzas y reglamentos
operation of the property, and to comply with all laws, ordinances, and regulationsque afecten los bienes o su uso.
affecting the property or its use.(Doce) El acreedor hipotecario, sus agentes y abogados, tendrán en todo tiempo el
(Twelve) Mortgagee, its agents and attorneys, shall have the right at all reasonable timesderecho de inspeccionar y examinar los bienes con el fin de determinar si la garantía
to inspect and examine the property for the purpose of ascertaining whether or nototorgada está siendo mermada o deteriorada y si dicho examen o inspección deter-
the security given is being lessened or impaired, and if such inspection or examination shallminare, a juicio del acreedor hipotecario, que la garantía otorgada está siendo mer-
disclose, in the judgment of mortgagee, that the security given is being lessenedmada o deteriorada, tal condición se considerará como una violación por parte del
or impaired, such condition shall be deemed a breach by thedeudor hipotecario de los convenios de esta hipoteca.
mortgagor of the covenants of this mortgage.(Trece) Si cualquier otra persona detentare con o impugnare el derecho de posesión
(Thirteen) If any other person interferes with or contests the right of possessiondel deudor hipotecario a los bienes, el deudor hipotecario inmediatamente notificará
of the mortgagor to the property, the mortgagor will immediately notifyal acreedor hipotecario de dicha acción y el acreedor hipotecario, a su opción,
mortgagee of such action, and mortgagee at its option


podrá instituir aquellos procedimientos que fueren necesarios en defensa de sus
may institute the necessary proceedings in defense of its-
intereses y los gastos y desembolsos incurrido por el acreedor hipotecario en dichos
interest, and any costs or expenditures incurred by mortgagee by said-
procedimientos, serán cargados a la deuda del deudor hipotecario y se considerarán
proceedings will be charged to the mortgage debt and considered-
garantizados por esta hipoteca dentro del crédito adicional de la cláusula hipotecaria
by this mortgage within the additional credit of the mortgage clause-
para adelantos, gastos y otros pagos.----
for advances, expenditures and other payments.-
(Catorce) Si el deudor hipotecario en cualquier tiempo mientras estuviere vigente
(Fourteen) If the mortgagor at any time while this mortgage remains in effect-
esta hipoteca, abandonare los bienes o voluntariamente se los entregase al acre-
should abandon the property or voluntarily deliver it to mortgagee.-
dor hipotecario, el acreedor hipotecario es por la presente autorizado y con pode-
mortgagee is hereby authorized and empowered-
res para tomar posesión de los bienes, arrendarlos y administrar los bienes y cobrar
to take possession of the property, to rent and administer the same and collect-
sus rentas, beneficios e ingresos de los mismos y aplicarlos en primer término a los
the rents, benefits, and income from the same and apply them first to the-
gastos de cobro y administración y en segundo término al pago de la deuda eviden-
costs of collection and administration and secondly to the payment of the debt evidenced-
ciada por el pagare o cualquier otra deuda del deudor hipotecario y aquí garantizada,
by the note or any indebtedness to mortgagee hereby guaranteed,-
en el orden y manera que el acreedor hipotecario determinare.----
in what ever order and manner mortgagee may determine.-
(Quince) En cualquier tiempo que el acreedor hipotecario determinare que el deudor
(Fifteen) At any time that mortgagee determines that mortgagor-
hipotecario puede obtener un préstamo de una asociación de crédito para produc-
may be able to obtain a loan from a credit association for production-
ción, de un Banco Federal u otra fuente responsable, cooperativa o privada, a un
a Federal Bank or other responsible source, cooperative or private, at a-
tipo de interés y términos razonables para préstamos por tiempo y propósitos
rate of interest and reasonable periods of time and purposes,-
similares, el deudor hipotecario, a requerimiento del acreedor hipotecario, solicitará
mortgagor, at mortgagee's request will apply for and accept-
y aceptará dicho préstamo en cantidad suficiente para pagar por las acciones nece-
said loan in sufficient amount to pay the note and any other indebtedness secured hereby and to
sarias en la agencia cooperativa en relación con dicho préstamo.----
purchase any necessary shares of stock in the cooperative agency in regard to said loan.-
(Dieciseis) El incumplimiento de cualesquiera de las obligaciones garantizadas
(Sixteen) Should default occur in the performance or discharge of any obligation secured-
por esta hipoteca, o si el deudor hipotecario o cualquier otra persona incluida como
by this mortgage, or should mortgagor, or any one of the persons herein called-
deudor hipotecario faltare en el pago de cualquier cantidad o violare o no cumpliera
mortgagor, default in the payment of any amounts or violate or fail to comply-
con cualquier cláusula, condición, estipulación o convenio o acuerdo aquí contenido
with any clause, condition, stipulation, covenant, or agreement contained herein,-
o en cualquier convenio suplementario, o falleciere o se declarare o fuere declarado
or in any supplementary agreement, or die or be declared an-
incompetente, en quiebra, insolvente o hiciere una cesión en beneficio de sus acre-
incompetent, a bankrupt, or an insolvent, or make an assignment for the benefit of-



Efrain Bermudez Rivera



dores, o los bienes o parte de ellos o cualquier interés en los mismos fueren cedidos, creditors, or should the property or any part thereof or interest therein be assigned,

vendidos, arrendados, transferidos o gravados voluntariamente o de otro modo, sold, leased, transferred, conveyed, or encumbered, voluntarily or otherwise,

sin el consentimiento por escrito del acreedor hipotecario, el acreedor hipotecario es sin el consentimiento por escrito del acreedor hipotecario, el acreedor hipotecario es

without the written consent of mortgagee, mortgagee is irrevocablemente autorizado y con poderes, a su opción y sin notificación: (Uno) a irrevocably authorized and empowered, at its option, and without notice: (One) to

declarar toda deuda no pagada bajo los términos del pagaré o cualquier otra deuda declare all amounts unpaid under the note, and any indebtedness

al acreedor hipotecario aquí garantizada, inmediatamente vencida y pagadera y to the mortgagee secured hereby, immediately due and payable and

proceder a su ejecución de acuerdo con la ley y los términos de la misma; (Dos) to foreclose this mortgage in accordance with law and the provisions hereof; (Two)

incurrir y pagar los gastos razonables para la reparación o mantenimiento de los to incur and pay reasonable expenses for the repair and maintenance of the

bienes y cualquier gasto u obligación que el deudor hipotecario no pagó según se property and any expenses and obligations that mortgagor did not pay as

conviniere en esta hipoteca, incluyendo las contribuciones, impuestos, prima de agreed in this mortgage, including taxes, assessments, insurance premium,

seguro y cualquier otro pago o gasto para la protección y conservación de los bienes and any other expenses or costs for the protection and preservation of the property

y de esta hipoteca o incumplimiento de cualquier precepto de esta hipoteca y (Tres) and this mortgage, or for compliance with any of the provisions of this mortgage; and (Three)

de solicitar la protección de la ley. request the protection of the law.

(Diecisiete) El deudor hipotecario pagará o reembolsará al acreedor hipotecario (Seventeen) Mortgagor will pay, or reimburse mortgagee

todos los gastos necesarios para el fiel cumplimiento de los convenios y acuerdos for all necessary expenses for the fulfillment of the covenants and agreements

de esta hipoteca, los del pagaré y en cualquier otro convenio suplementario, in- of this mortgage and of the note and of any supplementary agreement, including

cluyendo los gastos de mensura, evidencia de título, costas, inscripción y hono- the costs of survey, evidence of title, court costs, recordation fee and

arios de abogado. attorney's fees.

(Dieciocho) Sin afectar en forma alguna los derechos del acreedor a requerir y (Eighteen) Without in any manner affecting the right of the mortgagee to require and

hacer cumplir en una fecha subsiguiente a las mismas los convenios, acuerdos o enforce performance at a subsequent date of the same, similar or other covenant, agreement

obligaciones aquí contenidos o similares u otros convenios, y sin afectar la respons- obligation herein set forth, and without affecting the liability

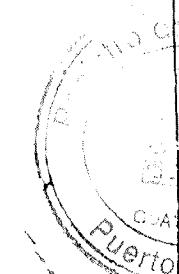
sabilidad de cualquier persona para el pago del pagaré o cualquier otra deuda aquí ul any person for payment of the note or any indebtedness

garantizada y sin afectar el gravamen impuesto sobre los bienes o la prioridad del gravamen, el acreedor hipotecario es por la presente autorizado, y con poder en

gravamen, el acreedor hipotecario es por la presente autorizado, y con poder en

Este tiempo (Uno) renunciar el cumplimiento de cualquier convenio u obli- now time (one) waive the performance of any covenant or obligation

gación aquí contenida o en el pagaré o en cualquier convenio suplementario (Dos) contained herein or in the note or any supplementary agreement; (two)



negociar con el deudor hipotecario o conceder al deudor hipotecario cualquier deal in any way with mortgagor or grant to mortgagor any

indulgencia o tolerancia o extensión de tiempo para el pago del pagaré (con el indulgence or forbearance or extension of the time for payment of the note (with the

consentimiento del tenedor de dicho pagaré cuando esté en manos de un prestamista asegurado) o para el pago de cualquier deuda a favor del acreedor hipotecario, y aquí garantizada; o (Tres) otorgar y entregar cancelaciones parciales de cualquier parte de los bienes de la hipoteca aquí constituida u otorgar diferimiento o

postergación de esta hipoteca a favor de cualquier otro gravámen constituido sobre dichos bienes.-----

(Diecinueve) Todos los derechos, título e interés en y sobre la presente hipoteca, (Nineteen) All right, title and interest in or to this mortgage,-----

incluyendo pero no limitando el poder de otorgar consentimientos, cancelaciones parciales, subordinación, cancelación total, radica sola y exclusivamente en el acreedor hipotecario y ningún prestamista asegurado tendrá derecho, título o interés alguno en o sobre el gravámen y los beneficios aquí contenidos.-----

(Veinte) El incumplimiento de esta hipoteca constituirá incumplimiento de cualesquiera otra hipoteca, préstamo refaccionario, o hipoteca de bienes muebles poseída o asegurada por el acreedor hipotecario y otorgada o asumida por el deudor hipotecario; y el incumplimiento de cualesquiera de dichos instrumentos de garantía

constituirá incumplimiento de esta hipoteca.-----

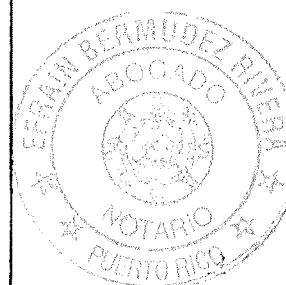
(Veintiuno) Todo aviso que haya de darse bajo los términos de esta hipoteca será remitido por correo certificado a menos que se disponga lo contrario por ley, y

será dirigido hasta tanto otra dirección sea designada en un aviso dado al efecto, en el caso del acreedor hipotecario a Administración de Hogares de Agricultores,

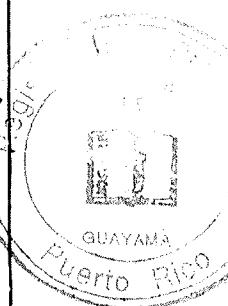
Departamento de Agricultura de Estados Unidos, San Juan, Puerto Rico, y en el caso del deudor hipotecario, a él a la dirección postal de su residencia según se

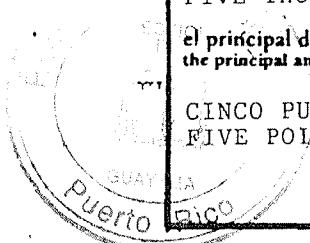
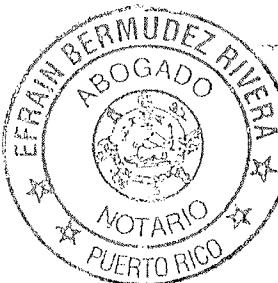
especifica más adelante.-----

(Veintidós) El deudor hipotecario por la presente cede al acreedor hipotecario



JR



Forma FmHA-1927-i (S) PR
(Rev. 6-93)el importe de cualquier sentencia obtenido por expropiación forzosa para uso
the amount of any judgment obtained by reason of condemnation proceedings for publicpúblico de los bienes o parte de ellos así como también el importe de la sentencia
use of the property or any part thereof as well as the amount of any judgmentpor daños causados a los bienes. El acreedor hipotecario aplicará el importe así
for damages caused to the property. The mortgagee will apply the amount sorecibido al pago de los gastos en que incurriere en su cobro y el balance al pago del
received to the payment of costs incurred in its collection and the balance to the paymentpagaré y cualquier cantidad adeudada al acreedor hipotecario garantizada por esta
of the note and any indebtedness to the mortgagee secured by thishipoteca, y si hubiere algún sobrante, se reembolsará al deudor hipotecario.
mortgage, and if any amount then remains, will pay such amount to mortgagor.SEPTIMO: Para que sirva de tipo a la primera subasta que deberá celebrarse en caso
SEVENTH: That for the purpose of the first sale to be held in casede ejecución de esta hipoteca; de conformidad con la ley hipotecaria, según enmendada
of foreclosure of this mortgage, in conformity with the mortgage law, as amended.dada, el deudor hipotecario por la presente tasa los bienes hipotecados en la suma
mortgagor does hereby appraise the mortgaged property in the amountde CIENTO OCHENTA Y CINCO MIL DOLARES (\$185,000.00)
of ONE HUNDRED EIGHTY FIVE THOUSANDS DOLLARS
(\$185,000.00).OCTAVO: El deudor hipotecario por la presente renuncia al trámite de requerimiento
EIGHTH: Mortgagor hereby waives the requirement of law and agrees to bey se considerará en mora sin necesidad de notificación alguna por parte
considered in default without the necessity of any notification of default or demand for paymentdel acreedor hipotecario. Esta hipoteca está sujeta a los reglamentos de la Administración
on the part of mortgagee. This mortgage is subject to the rules and regulations of theministración de Hogares de Agricultores ahora en vigor y a futuros reglamentos,
Farmers Home Administration now in effect, and to its future regulationsno inconsistentes con los términos de esta hipoteca, así como también sujeta a
not inconsistent with the provisions of this mortgage, as well as to thelas leyes del Congreso de Estados Unidos de América que autorizan la asignación
laws of the Congress of the United States of America authorizing the making andy aseguramiento del préstamo antes mencionado.
insuring of the loan hereinbefore mentioned.NOVENO: Las cantidades garantizadas por esta hipoteca son las siguientes:
NINTH: The amounts guaranteed by this mortgage are as follows:Una. En todo tiempo cuando el pagaré relacionado en el párrafo TERCERO de
One. At all times when the note mentioned in paragraph THIRD ofesta hipoteca sea poseído por el acreedor hipotecario o en caso que el acreedor
this mortgage is held by mortgagee, or in the event mortgageehipotecario cediere esta hipoteca sin asegurar el pagaré: CIENTO OCHENTA Y
should assign this mortgage without insurance of the note, ONE HUNDRED EIGHTYCINCO MIL DOLARES (\$ 185,000.00)
FIVE THOUSANDS DOLLARS \$ 185,000.00el principal de dicho pagaré, con sus intereses según estipulados a razón del
the principal amount of said note, together with interest as stipulated therein at the rate ofCINCO PUNTO CERO por ciento (5.0 %) anual;
FIVE POINT CERO per cent (5.0 %) per annum;

Forma FmHA 427-1(S) PR
(Rev. 10-82)DECIMO: Que el (los) pagaré(s) a que se hace referencia en el párrafo TERCERO
TENTH: That the note(s) referred to in paragraph THIRDde esta hipoteca es (son) descrito(s) como sigue:-----
of this mortgage is(are) described as follows:-----

"Pagaré otorgado en el caso número sesenta y tres raya cero veinti-
"Promissory note executed in case number
seis raya quinientos ochenta y tres raya diez raya---
setenta y cinco noventa y uno----- fechado el día veinti---
(63-026-583-10-7591)-----dated the twenty seven
siete (27)----- de octubre----- de mil novecientos-----
(27)----- day of october----- nineteen hundred and

noventa y ocho (1998)--- por la suma de CIENTO OCHENTA Y CINCO
ninety eight (1998)--- in the amount of ONE HUNDRED EIGHTY---
MIL (\$185,000.00)----- dólares de principal más
FIVE THOUSAND DOLLARS (\$185,000.00)----- of principal plus

intereses sobre el balance del principal adeudado a razón del CINCO PUNTO CERO
interest over the unpaid balance at the rate of FIVE POINT CERO-----

----- { 5.0% } por ciento anual,
----- { 5.0% } percent per annum,

hasta tanto su principal sea totalmente satisfecho según los términos, plazos, condi-
until the principal is totally paid according to the terms, installments,

ciones y estipulaciones contenida en dicho pagaré y según acordados y convenidos
conditions and stipulation contained in the promissory note and as agreed

entre el Prestatario y el Gobierno; excepto el pago final del total de la deuda aquí
between the borrower and the Government, except that the final installment of the

representada, de no haber sido satisfecho con anterioridad, vencerá y sera pagadero
entire debt herein evidenced, if not sooner paid, will be due

a los CUARENTA (40)-----
and payable FORTY (40)-----

años de la fecha de este pagaré.---
years from the date of this promissory note.---

Dicho pagaré ha sido otorgado como evidencia de un préstamo concedido por el
Said promissory note is given as evidence of a loan made by the

Gobierno al Prestatario de conformidad con la Ley del Congreso de los Estados
Government to the borrower pursuant to the law of the Congress of the United

Unidos de América denominada "Consolidated Farm and Rural Development Act
States of America known as "Consolidated Farm and Rural Development Act"

of 1961" o de conformidad con el "Title V of the Housing Act of 1949", según
of 1961" or pursuant to "Title V of the Housing Act of 1949, as

han sido enmendadas y está sujeto a los presentes reglamentos de la Administración
amended, and is subject to the present regulations of the Farmers

de Hogares de Agricultores y a los futuros reglamentos no inconsistentes con dicha
Home Administration and to its future regulations not inconsistent with the

Ley. De cuya descripción, yo, el Notario Autorizante, DOY FE.
express provision thereof. Of which description I, the authorizing Notary, GIVE FAITH.

UNDECIMO: Que la propiedad objeto de la presente escritura y sobre la que se
ELEVENTH: That the property object of this deed and over which

constituye Hipoteca Voluntaria, se describe como sigue:
voluntary mortgage is constituted, is described as follows:



---RUSTICA: Predio de terreno marcado con el número quince (15) en el Plano de Subdivisión de la finca Húcar sita en el Barrio Lapas del término municipal de Salinas Puerto Rico, compuesta de trece cuerdas con ochenta mil ochocientos ochenta y ocho diez milésimas de otra (13.8088), equivalentes a cincuenta y cuatro mil doscientos setenta y cuatro punto treinta y siete sesentuetros metros cuadrados (54,274.37610), con lindes por el Norte, con la finca número catorce (14); por el Sur, con la finca número dieciseis (16); por el Este, con camino que la separa de los terrenos para uso público; y por el Oeste, con la Hacienda Húcar, Inc.-----

Inscrita al folio ciento cincuenta y nueve (159), tomo ciento sesenta y cinco (165) de Salinas, finca 6014, inscripción cuarta (4ta.).-----

Adquirió el prestatario la descrita finca por compra-----
Borrower acquired the described property by -----

según consta de la Escritura Número setenta y siete (77)-----
pursuant to Deed Number seventy seven (77)-----

de fecha seis (6) de junio de mil novecientos noventa -----
dated -----

otorgada en la ciudad de Coamo-----
executed in the city of Coamo-----

ante el Notario Enrique Corchado Juarbe-----
before Notary Enrique Corchado Juarbe-----

Dicha propiedad se encuentra afecta a tres hipotecas-----
Said property is-----

las cuales se están cancelando-----

DUODECIMO: Que comparecen en la presente escritura como Deudores Hipotecarios -----
TWELFTH: The parties appearing in the present deed as Mortgagors -----

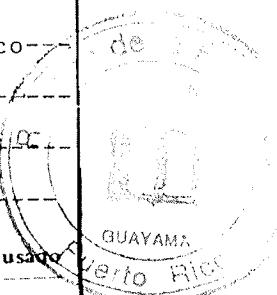
NORMA IRIS FEBUS LOPEZ, seguro social
are
mayor de edad, soltera, agricultor y vecina de Salinas, Puerto Rico,-----

cuya dirección postal es: P.O. Box 2229, Salinas, Puerto Rico-----
whose postal address is:
00751-2229.-----

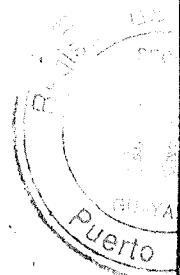
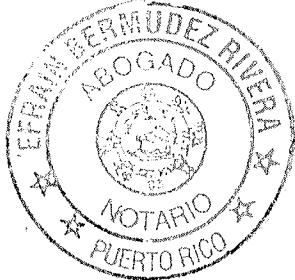
DECIMO TERCERO: El importe del préstamo aquí consignado se usó o será usado
THIRTEENTH: The proceeds of the loan herein guaranteed was used or will be used



J



GUAYAMA
U.S. VIRGIN ISLANDS

Forma FmHA 1927-1(S) PR
(Rev. 6-93)para fines agrícolas y la construcción y/o reparación y/o mejoras de las instalaciones
for agricultural purposes and the construction and/or repair or improvement of the physicalfísicas en la finca(s) descrita(s).
installations on the described farm(s).DECIMO CUARTO: El prestatario ocupará personalmente y usará cualquier estructura
FOURTEEN: The borrower will personally occupy and use any structureque haya sido construida, mejorada o comprada con el importe del préstamo
constructed, improved or purchased with the proceeds of the loanaquí garantizado y no arrendará o usará para otros fines dicha estructura a menos
herein guaranteed and shall not lease or use for other purposes said structure unlessque el Gobierno lo consienta por escrito. La violación de esta cláusula como la
the Government so consents in writing. Violation of this clause as well asviolación de cualquiera otro convenio o cláusula aquí contenida ocasionará el
violation of any other agreement or clause herein contained will causevencimiento de la obligación como si todo el término hubiese transcurrido y en
the debt to become due as if the whole term had elapsed and theaptitud el Gobierno de declarar vencido o pagadero el préstamo y proceder a la
Government at its option may declare due and payable the loan and proceed toejecución de la hipoteca.
the foreclosure of the mortgage.DECIMO QUINTO: Esta hipoteca se extiende expresamente a toda construcción
FIFTEEN: This mortgage expressly extends to all constructiono edificación existente en la(s) finca(s) antes descrita(s) y a toda mejora, construcción
or building existing on the farm(s) hereinbefore described and all improvement,o edificación que se construya en dicha finca(s) durante la vigencia del préstamo
construction or building constructed on said farm(s) while thetamo hipotecario constituido a favor del Gobierno, verificada por los actuales
mortgage loan constituted in favor of the Government is in effect, made by the presentdueños deudores o por sus cessionarios o causahabientes.
owners or by their assignees or successors.DECIMO SEXTO: El deudor hipotecario por la presente renuncia mancomunada
SIXTEEN: The mortgagor by these presents hereby waives jointly andy solidariamente por sí y a nombre de sus herederos causahabientes, sucesores o
severally for himself and on behalf of his heirs, assignees, successors orrepresentantes a favor del acreedor (Administración de Hogares de Agricultores),
representatives in favor of the mortgagee (Farmers Home Administration)cualesquier derecho de Hogar Securo (Homeestead) que en el presente o en el futuro
any homestead right (Homeestead) that presently or in the futurepudiera tener en la propiedad descrita en el párrafo undécimo y en los edificios
he may have in the property described in paragraph eleventh and in the buildingsallí enclavados o que en el futuro fueran construidos; renuncia esta permitida
theron or which in the future may be constructed; this waiver being permitteda favor de la Administración de Hogares de Agricultores por la Ley Número trece
in favor of the Farmers Home Administration by Law Number Thirteen(13) de veintiocho (28) de mayo de mil novecientos sesenta y nueve (1969) (31
(13) of the twenty-eights of May, nineteen hundred sixty-nine (1969) (31-L.P.R.A. 1851) --
L.P.R.A. 1851).DECIMO SEPTIMO: El acreedor y el deudor hipotecario convienen en que cual
SEVENTEEN: Mortgagee and mortgagor agree that anyquier estufa, horno, calentador comprado o financiado total o parcialmente con
stove, oven, water heater, purchased or financed completely or partially with

fondos del préstamo aquí garantizado, se considerará e interpretará como parte
funds of the loan herein guaranteed, will be considered and understood to form part

de la propiedad gravada por esta Hipoteca.
of the property encumbered by this Mortgage.

DECIMO OCTAVO: El deudor hipotecario se compromete y se obliga a mudarse
EIGHTEENTH: The mortgagor agrees and obligates himself to move

y a ocupar la propiedad objeto de esta escritura dentro de los próximos sesenta
and occupy the property object of this deed within the following sixty

días a partir de la fecha de la inspección final; y en caso de circunstancias impre-
days from the date of final inspection, and in the event of unforeseen circumstances

vistas fuera del control del deudor hipotecario que le impidiera mudarse, éste lo
beyond his control which would impede him to do so, he will

notificará por escrito al Supervisor Local.
notify it in writing to the County Supervisor.

DECIMO NOVENO: Toda mejora, construcción o edificación que se construya
NINETEENTH: All improvement, construction or building constructed

en dicha finca durante la vigencia antes mencionada deberá ser construida previa-
on said farm(s) during the term hereinbefore referred to, must be made with the previous

autorización por escrito del acreedor hipotecario conforme a los reglamentos pre-
consent in writing of mortgagee in accordance with present regulations

sentes y aquellos futuros que se promulgaren de acuerdo a las leyes federales y
or future ones that may be promulgated pursuant to the federal and

locales no inconsistentes o incompatibles con las leyes actuales que gobiernan
local laws not inconsistent or incompatible with the present laws which govern

estos tipos de préstamos.
these types of loans.

VIGESIMO: Este instrumento garantiza asimismo el rescate o recuperación de
TWENTIETH: This instrument also secures the recapture of

cualquier crédito por intereses o subsidio que pueda otorgarse a los prestatarios
any interest credit or subsidy which may be granted to the borrower(s) by the

por el Gobierno de acuerdo con las disposiciones del Título Cuarentidos del Código
Government pursuant to Forty-Two

de Estados Unidos Sección Mil Cuatrocientos Noventa-a (42 U.S.C. 1490a)-
U.S.C. Fourteen Ninety-a (42 U.S.C. 1490a)

---Por tratarse de un préstamo de Recursos Limitados--
según indicado en el pagaré el Gobierno puede cambiar-
el por ciento del interés de acuerdo con el Reglamento
de la FARM SERVICE AGENCY (Agencia de Servicios Agri-
colas).---



R

ACEPTACION
ACCEPTANCE

El (los) comparecientes ACEPTAN esta escritura en la forma redactada una vez
The appearing party (parties) ACCEPT(S) this deed in the manner drawn once

yo, el Notario autorizante, le (les) hice las advertencias legales pertinentes.
I, the authorizing Notary, have made to him (them) the pertinent legal warnings.

Así lo dicen y otorgan ante mí, el Notario autorizante, el (los) compareciente(s)
So they say and execute before me, the authorizing Notary, the appearing party (parties)

sin requerir la presencia de testigos después de renunciar su derecho a ello del que
without demanding the presence of witnesses after waiving his (their) right to do so of which
le(s) advertí.
I advised him (them).

Después de ser leída esta escritura por el (los) compareciente(s), se ratifica(n)
After this deed was read by the appearing party(parties) he (they) ratify its

en su contenido, pone(n) sus iniciales en cada uno de los folios de esta escritura
contents, place(s) his (their) initials on each of the folios of this deed

incluyendo el último y la firma(n) todos ante mí, el Notario autorizante, que DOY
including the last one, and all sign before me, the authorizing Notary who GIVES

FE de todo el contenido de esta escritura.
FAITH to everything contained in this deed.

---Consta de 17 folios.

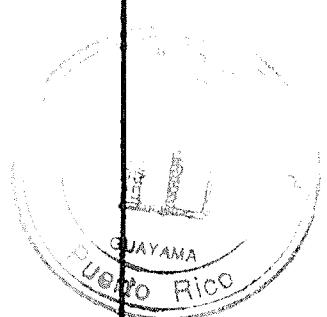
---FIRMADO: NORMA IRIS FEBUS LOPEZ.



Firmado, signado, sellado y rubricado: EFRAIN BERMUDEZ RIVERA. (Hay Cancelados los sellos de Rentas Internas Correspondientes y el sello del Colegio de abogados y escritas las iniciales de los otorgantes de acuerdo con la ley.)

Concuerda bien y fielmente de la forma matriz que bajo el número radicado obra en el protocolo de instrumentos públicos de esta notaría a mi cargo, a que se adjunta la fe de ello y para entregar a uno de los otorgantes o copia a su cliente primera copia que firmo, signo, sello y rubrico en Ponce Puerto Rico el mismo día de su otorgamiento.

ABOGADO NOTARIO

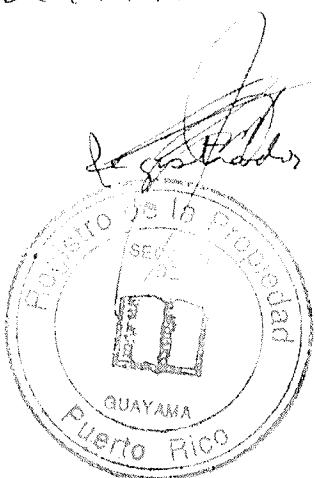


clauso el presente documento al folio 161-
tomo 165 de Salinos, finca # 6014 e ins-
cripción 7^o. Ademas de la hipoteca que
en este documento se constituye se halla
afecta a hipoteca a favor del Estado Libre
Asociado de P.R. por \$10,094.14.; hipoteca
a favor de la Corporación Crédito Agrícola por
\$49,335.00 e hipoteca a favor de Corp-
oración Crédito y Desarrollo Comercial y
Agrícola de P.R. y a condiciones especia-
tivas.

Guayama, 224 de junio de 1999.

Dir derechos

2) Hipoteca por \$49,335
correlado Nro Esc. de
C.A.C. #127-11/198



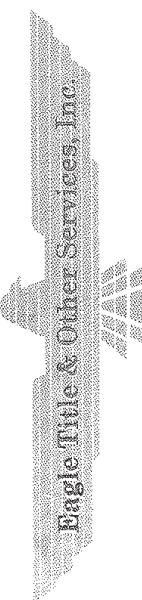
Recibido
12/20/2019
12/20/2019

TITLE SEARCH

ESTUDIOS DE TÍTULO
SEGURIOS DE TÍTULO

PO. BOX 1467, TRUJILLO ALTO, PR. 00977-1467
TELS. (787) 748-1130 / 748-8577 - FAX (787) 748-1143
estudios@seguritiapr.com

Este documento NO es una póliza de Seguro de Título, por lo cual no debe utilizarse como tal. La responsabilidad de la entidad que preparó este Estudio de Título, está limitada a la cantidad pagada por la preparación de dicho Estudio de Título. Para completa protección deben requerir una póliza de Seguro de Título.



CLIENT: GERARDO COLÓN COLÓN REF: 1521.285
BY: TAIMARY ESCALONA

PROPERTY NUMBER: 6,014, recorded at page 80 of volume 277 of
Salinas, Registry of the Property of
Guayama, Puerto Rico.

DESCRIPTION: (As it is recorded in the Spanish language)

RÚSTICA: Predio de terreno marcado con el número quince (15) en el plano de subdivisión de la finca Húcar sita en el Barrio Lapas del término municipal de Salinas, Puerto Rico, compuesta de trece cuerdas con ochenta mil ochocientos ochenta y ocho diez milésimas de otra (13.80888) equivalentes a cincuenta y cuatro mil doscientos setenta y cuatro punto treinta y siete sesenta y uno metros cuadrados (54,274.37610), con lindes: por el NORTE, con la finca número catorce (14); por el SUR, con la finca número diez y seis (16); por el ESTE, con camino que la separa de los terrenos para uso público; y por el OESTE, con la Hacienda Húcar, Inc.

ORIGIN:

It is segregated from property number 844, recorded at page 35, volume 134 of Salinas.

TITLE:

This property is registered in favor of GERARDO COLÓN COLÓN and his wife DELIA ENID PADILLA, who acquired it by purchase from Norma Iris Febus López, single, at a price of \$186,000.00, pursuant to deed #9, executed in Coamo, Puerto Rico, on February 25, 2005, before Diomedes Aponte González Notary Public, recorded at page 80 of volume 277 of Salinas, property number 6,014, 9th and last inscription.

Presented on August 10, 2006

Recorded on August 21, 2006

LIENS AND ENCUMBRANCES:

- I. By reason of its origin this property is free of liens and encumbrances
- II. By reason of itself this property is encumbered by the following:
 1. Restrictive conditions of use and building, constituted by deed #13, executed in San Juan, Puerto Rico, on March 31, 1982, before Rafael Pérez Fussa Notary Public, recorded at page 157 of volume 165 of Salinas, property number 6,014, 1st inscription.

Presented on June 2, 1982
Recorded on June 2, 1982

2. **MORTGAGE:** Constituted by Norma Iris Febus López, in favor of Farm Service Agency, in the original principal amount of \$185,000.00, with 5% annual interests, due on 40 years, constituted by deed #118, executed in Ponce, Puerto Rico, on October 27, 1998, before Efraín Bermúdez Rivera Notary Public, recorded at page 161 of volume 165 of Salinas, property number 6,014, 7th inscription.

Conditions: It is a loan of limited resources as indicated in the promissory note, the government may change the interest rate in accordance with the Farm Service Agency Regulations.

Presented on October 30, 1998

Recorded on June 24, 1999

**ESTUDIOS DE TÍTULO
SEGUROS DE TÍTULO**

PO. BOX 1467 TRUJILLO ALTO PR 00977-1467
TELS. (787) 748-1130/748-8577 FAX (787) 748-1143
estudios@eagletitlepr.com

**PAGE #2
PROPERTY #6,014**

3. The mortgage for the amount of \$185,000.00 of 7th, inscription was modified as follows: Payments as follows: \$1,268.00 on January 1, 2004; \$1,268.00 on January 1, 2005; \$1,268.00 on January 1, 2006; \$1,268.00 on January 1, 2007; \$1,268.00 on January 1, 2008; \$13,522.00 on January 1, 2009; and subsequent January 1 each year, except final payment that will be on August 15, 2038, payable on 35 years, with 5.00% interests. It has a balance of \$187,719.56 of principal, constituted by deed #146, executed in Ponce, Puerto Rico, on August 15, 2003, before Efraín Bermúdez Notary Public, recorded at page 138 of volume 270 of Salinas, property number 6,014, 8th inscription.

**Presented on August 19, 2003
Recorded on October 27, 2003**

REVIEWED:

Federal Attachments, Commonwealth of Puerto Rico Tax Liens, Judgments and Daily Log up to February 17th, 2020.

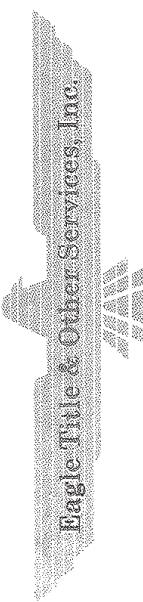
NOTICE: The Sections of the Property Registry have been computerized by the new system identified as Karibe, through which the historical volumes containing the data related to the inscribed properties and with the documents presented and pending registration were digitized. Since April 25, 2016, the Department of Justice discontinued the Tool-Kit and Agora System in most of the Sections of the Registry, which was used to search for documents submitted and pending registration and preparation of title search and other documents. There is also a delay in the entry of information to the System to this date. In addition to this, the Federal and State Seizures are now entered and electronically provided by the Central Office of the Land Registry in the Department of Justice, without being able to corroborate the control books and with many errors which makes the location impossible. We are not responsible for errors that may result in this title search due to errors and/or omissions of the Registry and/or its employees, when entering the data in the system.

EAGLE TITLE AND OTHER SERVICES, INC.

Authorized signature

mcr/mv/F

Este documento NO es una póliza de Seguro de Título, por lo cual no debe utilizarse como tal. La responsabilidad de la entidad que preparó este Estudio de Título, está limitada a la cantidad pagada por la preparación de dicho Estudio de Título. Para completa protección deben requerir una poliza de Seguro de Título.



I, Elías Díaz Bermúdez, of legal age, single and neighbor of San Juan, Puerto Rico, under solemn oath declare:

1. That my name and personal circumstances are the above mentioned.
2. That on February 17th, 2020, I examined the books and files of The Property Registry of Puerto Rico and prepared the attached title study which makes part of this affidavit.
3. That the attached title study correctly represents in all its parts the status of the above described property in The Property Registry of Puerto Rico.

I, the undersigned, hereby swear that the facts herein stated are true.

In Guaynabo, Puerto Rico, this 28 day of October of 2020.

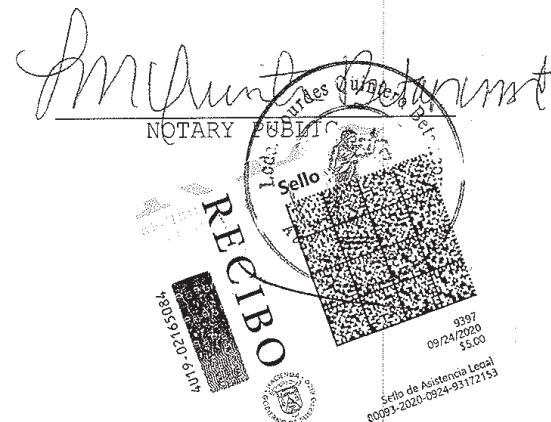


Elías Díaz Bermúdez

AFFIDAVIT NUMBER 4,348

Sworn and subscribed to before me by Elías Díaz Bermúdez of the aforementioned personal circumstances, whom I personally know.

In Guaynabo, Puerto Rico, this 28 day of October of 2020.



DEED NUMBER ONE HUNDRED FORTY-SIX (146)
RE-AMORTIZATION OF MORTGAGE LOAN
AND MORTGAGE MODIFICATION

In the city of Ponce, Puerto Rico, on the fifteenth (15) day of the month of August of two thousand three (2003).

IN MY PRESENCE

EFRAIN BERMUDEZ RIVERA, Attorney and Notary Public of the Island of Puerto Rico, with residence and open practice in Santa Isabel, Puerto Rico.

THERE NOW APPEAR

[Seal]

AS THE FIRST PARTY: MRS. NORMA IRIS FEBUS LOPEZ, Social Security number (XXX-XX-XXXX), of legal age, single, farmer, property owner and resident of Salinas, Puerto Rico, hereafter the “**MORTGAGOR**”.

[Illegible
handwriting]

AS THE SECOND PARTY: UNITED STATES OF AMERICA, acting through the FARM SERVICE AGENCY, in accordance with the provisions of the Law of Congress titled “Consolidated Farmers Home Administration Act of 1961”, as amended, Columbia, United States of America, represented herein by **MR. CARLOS RAMIREZ**, Social Security number (XXX-XX-XXXX), of legal age, married, employee and resident of San German, Puerto Rico, in his capacity as

[Seal]

Farm Credit Manager of (FARM SERVICE AGENCY), hereafter "THE MORTGAGEE".

I DO ATTEST to knowing the parties both personally and through their statements regarding their ages, marital statuses, professions and places of residence. They assure me they have and, in my judgment, they do have the legal capacity necessary for this granting, and, freely:

THEY DECLARE

FIRST: That the appearing first party is the current owner with complete control of the property described below:

RURAL PROPERTY: Plot of land marked with the number fifteen (15) in the Subdivision Plan of the Húcar farm, located in Barrio Lapas of the municipality of Salinas, Puerto Rico; surface area of thirteen cuerdas and eighty thousand eight hundred eighty-eight ten-thousandths of another (13.80888), equivalent to fifty-four thousand two hundred seventy-four point three seven six one square meters (54,274.37610). Bordered to the NORTH by farm number fourteen (14); to the SOUTH by farm number sixteen (16); to the EAST by a road separating it from plots of land for public use; and to the WEST by the Hacienda Húcar, Inc.

Recorded on page one hundred sixty-one (161) of book one hundred sixty-five (165) of Salinas, Puerto Rico, farm six thousand fourteen (6014), seventh (7th) recording.

[Seal]

[Illegible
handwriting]

The mortgagor acquired said property by purchase from Ernesto Ortiz Félix and wife Elba Luisa Díaz Ramos, pursuant to purchase deed one hundred seventeen (117), granted in Ponce, Puerto Rico, on October twenty-seven (27), nineteen ninety-eight (1998), before the Notary Efrain Bermúdez Rivera.

[Seal]

SECOND: It is subject to a mortgage in guaranty

of promissory note in the amount of one hundred eighty-five thousand dollars (\$185,000.00), with interest at a rate of five percent (5.00%) per annum, principal and interest payable in installments as stipulated on same, according to deed number one hundred eighteen (118), dated October twenty-seven (27), nineteen ninety-eight (1998), before the Notary Efraín Bermúdez Rivera, in Ponce, Puerto Rico. Recorded on page one hundred sixty-one (161) of book one hundred sixty-five (165) of Salinas, Puerto Rico, farm six thousand fourteen (6014), seventh (7th) recording.

[Seal]

The mortgagor continues to state that, in order to re-amortize the mortgage debt, she requested and received the consent of the mortgagee, United States of America, acting through the FARM SERVICE AGENCY, pursuant to the Law of Congress "Consolidated Farmers Home Administration Act of 1961" and the corresponding approved regulation to re-amortize the mortgage debt.

[Illegible
handwriting]

THIRD: The appearing first party states that she has personal knowledge and each and every obligation, clause and stipulation contained and mentioned in the mortgage deed, and in this act does clearly, solemnly, and fully obligates herself to comply with each and all of said obligations, clauses and

[Seal]

stipulations required by the administration of the FARM SERVICE AGENCY.

**RE-AMORTIZATION AND PAYMENT
MODIFICATION OF MORTGAGE NOTE**

FOURTH: The appearing first party, in her capacity, states that, as the first party has been accepted to receive the benefits of the Law of Congress **“CONSOLIDATED FARMERS HOME ADMINISTRATION ACT OF 1961”**, as amended, they have entered into an agreement to modify and re-amortize the payment schedule recorded on the promissory note as follows:

As a one-year deferment has been granted, the new payment schedule shall be as follows:

\$ 1,268.00 on 01-01-04

\$ 1,268.00 on 01-01-05

\$ 1,268.00 on 01-01-06

\$ 1,268.00 on 01-01-07

\$ 1,268.00 on 01-01-08

\$ 13,522.00 on 01-01-09 and subsequently on the first (1st) of January of each year, except that the final payment shall be due and payable on August fifteen (15), two thousand thirty-eight (2038). Same shall be payable for thirty-five (35) years with annual interest of five percent (5.00%).

[Illegible
handwriting]

[Seal]

As of today's date, there is a balance of one hundred seventy-seven thousand eight hundred eighty-one¹ and two cents (\$177,881.02) of principal and nine thousand eight hundred thirty-eight dollars and fifty-four cents (\$9,838.54) of interest, for a new and² principal of one hundred eighty-seven thousand seven hundred nineteen dollars and fifty-six cents (\$187,719.56).

[Seal]

FIFTH: The appearing first party, in her capacity, delivers to me, the authorizing Notary, the promissory note guaranteed by the mortgage. She assures me that same has not been negotiated or encumbered in any way by its current holder and owner, United States of America. Once identified by me, the Notary, confirming that it is the originally issued promissory note, I proceed to affix the following note to the reverse of same:

[Illegible handwriting]

[Seal]

The value of this promissory note and the mortgage that guarantees it, has been extended and re-amortized as of August fifteen (15), two thousand three (2003), resulting in a balance owed of ONE HUNDRED SEVENTY-SEVEN THOUSAND EIGHT HUNDRED EIGHTY-ONE DOLLARS AND TWO CENTS (\$177,881.02) of principal and NINE THOUSAND EIGHT HUNDRED THIRTY-EIGHT DOLLARS AND FIFTY-FOUR CENTS (\$9,838.54) of interest, for a new principal of ONE HUNDRED

¹ *Translator's Note: The word "dollars" is omitted here on the original Spanish language document.*

² *Translator's Note: The word "and" reflects the original Spanish language document.*

EIGHTY-SEVEN THOUSAND SEVEN HUNDRED NINETEEN DOLLARS AND FIFTY-SIX CENTS (\$187,719.56), which shall accrue interest at a rate of five percent (5.00%) per annum. As a one-year deferment has been granted, the new payment schedule shall be as follows:

\$ 1,268.00 on 01-01-04

\$ 1,268.00 on 01-01-05

\$ 1,268.00 on 01-01-06

\$ 1,268.00 on 01-01-07

\$ 1,268.00 on 01-01-08

[Seal] \$ 13,522.00 on 01-01-09 and subsequently on the first (1st) of January of each year, except that the final payment shall be due and payable on August fifteen (15), two thousand thirty-eight (2038), with annual interest of five percent (5.00%), pursuant to mortgage loan re-amortization deed number one hundred forty-six (146), before the Notary Efraín Bermúdez Rivera on August fifteen (15), two thousand three (2003).

[Illegible
handwriting]

As this is limited resources loan, as indicated on the Promissory Note, the Government may change the interest percentage in accordance with the regulations of the Farmers Home Administration.

[Seal]

The party appearing on this instrument agree

further, that this agreement does not constitute an extinctive novation of the existing obligation (debt) mentioned above, as there exists no incompatibility with said existing obligation (debt), and the modification of same under the terms and conditions stated herein. They therefore request that the Honorable Property Registrar confirm this upon the recording of this document.

[Seal]

ACCEPTANCE AND GRANTING

THE PARTIES ACCEPT this deed in all its parts, finding it has been drafted in accordance with their instructions.

I made to the appearing parties the legal warnings and reservations pertinent to this granting, and they state they are fully informed of same.

[Illegible handwriting] After the appearing parties read this deed, they do ratify it, affixing their initials to all pages of the original of this deed, and signing it, all in one act, after it was read aloud by me, the Notary, before me, the Authorizing Notary.

[Seal] **TO ALL OF WHICH**, and to all that is stated on this deed, I, the authoring Notary, **DO ATTEST**.

Norma Iris Febus López

Signed: Carlos Ramírez

Signed, stamped, sealed and initialed:

Efraín Bermúdez Rivera

[Seal]

The corresponding Internal Revenue and Notary Tax seals have been cancelled on the original. The initials of the appearing parties appeared on each page of the original.

I CERTIFY: That the foregoing is a true and exact copy of its original, filed under number 146 in my protocol of public instruments for the year two thousand three (2003), which (include documents attached to the original) consists of seven (7) pages.

(I FURTHER CERTIFY that the copy (copies) of the document(s) attached to this (these) is (are) a true and exact copy (copies) of the original document(s) attached to this deed).

IN WITNESS WHEREOF, I issue the first certified copy upon the request of Carlos Ramírez in Santa Isabel, Puerto Rico, today, August 15, 2003.

[Handwritten]

Modification made

on book 270 of

Salinas, farm

number 6014

8th recording

Guayama,

October 27, 2003.

No fees

[Signatures]

Registrar

[Seal]

ESCRITURA NÚMERO CIENTO CUARENTA Y SEIS (146)

---REAMORTIZACION DE PRESTAMO HIPOTECARIO ---

-----Y MODIFICACION DE HIPOTECA-----

-----En la ciudad de Ponce, Puerto Rico, a los quince (15) días
del mes de agosto del año dos mil tres (2003).-----

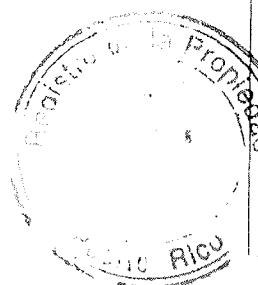
-----ANTE MI-----

-----EFRAIN BERMUDEZ RIVERA, Abogado-Notario Público
de la Isla de Puerto Rico con residencia, vecindad y estudio
abierto en Santa Isabel, Puerto Rico.-----

-----COMPARCEN-----

-----DE LA PRIMERA PARTE: DOÑA NORMA IRIS FEBUS
LOPEZ, seguro social número mayor de edad,
soltero, agricultor, propietario y vecina de Salinas, Puerto
Rico, denominado "DEUDOR HIPOTECARIO".-----

-----DE LA SEGUNDA PARTE: ESTADOS UNIDOS DE
AMERICA, actuando por conducto y a través de FARM
SERVICE AGENCY a tenor de las disposiciones de la Ley del
Congreso titulada "Consolidated Farmers Home Administration
Act of 1961", según enmendada, Columbia, Estados Unidos de
América, representada en este acto por DON CARLOS
RAMIREZ, seguro social número seguro social
patronal mayor de edad, casado, empleado y
vecino de San German, Puerto Rico en su carácter de Gerente



de Crédito Agrícola de (FARM SERVICE AGENCY),
denominado como "EL ACREDOR HIPOTECARIO".-----

-----DOY FE del conocimiento personal de los comparecientes
y por sus dichos de su edad, estado civil, profesión y vecindad.

Me aseguran tener y a mi juicio tienen la capacidad legal
necesaria para el presente otorgamiento y al efecto libremente,

-----EXPONEN-----

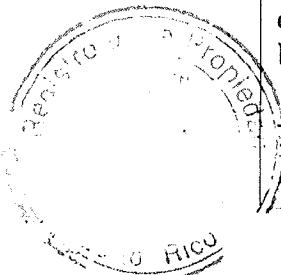
-----PRIMERO: Que la compareciente de la primera parte es
dueña en pleno dominio de la propiedad que se describe a
continuación:-----

-----RUSTICA: Predio de terreno marcado con el número
quince (15) en el Plano de Subdivisión de la finca Húcar, sita
en el Barrio Lapas del término municipal de Salinas, Puerto
Rico; compuesta de trece cuerdas con ochenta mil
ochocientos ochenta y ocho diez milésimas de otra
(13.80888), equivalentes a cincuenta y cuatro mil doscientos
setenta y cuatro punto treinta y siete sesentíún metros
cuadrados (54,274.37610), con lindes por el Norte, con la
finca número catorce (14); por el Sur, con la finca número
dieciseis (16); por el Este, con camino que le separa de los
terrenos para uso público; y por el Oeste, con la Hacienda
Húcar, Inc.-----

-----Inscrita al folio ciento sesenta y uno (161) del tomo ciento
sesenta y cinco (165) de Salinas, Puerto Rico, finca seis mil
catorce (6014), inscripción séptima (7ma).-----

-----El prestatario adquirió dicha propiedad por compra a
Ernesto Ortiz Félix y esposa Elba Luisa Díaz Ramos según
consta en escritura de compraventa ciento diecisiete (117),
otorgada en Ponce, Puerto Rico el día veintisiete (27) de
octubre del mil novecientos noventa y ocho (1998) ante el
Notario Efraín Bermúdez Rivera.-----

-----SEGUNDO: Se halla afecta a hipoteca en garantía de



pagaré por la suma de ciento ochenta y cinco mil dólares (\$185,000.00) con intereses al cinco por ciento (5.00%) anual pagadero el principal e intereses a plazos que en el mismo se estipulan según consta en escritura número ciento dieciocho (118) de fecha veintisiete (27) de octubre del mil novecientos noventa y ocho (1998) ante el Notario Efraín Bermúdez Rivera en Ponce, Puerto Rico. Inscrita al folio ciento sesenta y uno (161) del tomo ciento sesenta y cinco (165) de Salinas, finca seis mil catorce (6014), inscripción séptima (7ma).-----

-----Sigue manifestando el deudor hipotecario que con el fin de reamortizar la deuda hipotecaria solicitó y obtuvo el consentimiento del acreedor hipotecario, Estados Unidos de América, actuando por conducto y a través de FARM SERVICE AGENCY en conformidad con la Ley del Congreso titulada "Consolidated Farmers Home Administration Act of 1961" y el reglamento aprobado al efecto para reamortizar la deuda hipotecaria.-----

-----TERCERO: Manifiesta el compareciente de la primera parte que son de su propio y personal conocimiento todas y cada una de las obligaciones, claúsulas y estipulaciones contenidas o mencionadas en la escritura de hipoteca y en este acto en forma clara, solemne y terminantemente se obligan a cumplir todas y cada una de dichas obligaciones, claúsulas y



estipulaciones requeridas por la Administración de FARM SERVICE AGENCY.

-----REAMORTIZACION Y MODIFICACION-----

-----DE PAGO DE PAGARE DE HIPOTECA-----

-----CUARTO: Manifiesta el compareciente de la primera parte el carácter que ostenta, que habiendo sido aceptado el compareciente de la primera parte, para recibir los beneficios de la Ley del Congreso "CONSOLIDATED FARMERS HOME ADMINISTRATION ACT OF 1961" según enmendada, han convenido modificar y reamortizar los pagos de los plazos consignados en el pagaré en la siguiente forma:-----

-----Por habersele dado un diferimiento de un año, la nueva forma de pago será de la siguiente forma:-----

-----\$1,268.00 en 01-01-04-----

-----\$1,268.00 en 01-01-05-----

-----\$1,268.00 en 01-01-06-----

-----\$1,268.00 en 01-01-07-----

-----\$1,268.00 en 01-01-08-----

---\$13,522.00 en 01-01-09 y subsiguentemente al primero (1ro) de enero de cada año excepto el pago final que vencerá y será pagadero el quince (15) de agosto del dos mil treinta y ocho (2038). La misma será pagadero por treinta y cinco (35) años con intereses anual de cinco por ciento (5.00%).-----



-----Al día de hoy tiene un balance de ciento setenta y siete mil ochocientos ochenta y uno con dos centavos (\$177,881.02) de principal y nueve mil ochocientos treinta y ocho dólares con cincuenta y cuatro centavos (\$9,838.54) de intereses para un nuevo y principal de ciento ochenta y siete mil setecientos diecinueve dólares con cincuenta y seis centavos (\$187,719.56).-----

-----QUINTO: El compareciente de la primera parte en el carácter que ostenta, me entrega a mi, el Notario autorizante, el pagaré garantizado con la hipoteca quien me asegura no ha sido negociado ni gravado en forma alguna por su actual tenedor y poseedor, Estados Unidos de América, y una vez identificado por mí, ceciorándome de que se trata del pagaré originalmente emitido, procedo a poner al dorso del mismo la siguiente nota:-----

-----El importe de este pagaré y la hipoteca que lo garantiza, ha sido ampliada y reamortizada al quince (15) de agosto del dos mil tres (2003), dió un saldo deudor montante a CIENTO SETENTA Y SIETE MIL OCHOCIENTOS OCHENTA Y UN DOLARES CON DOS CENTAVOS (\$177,881.02) de principal y NUEVE MIL OCHOCIENTOS TREINTA Y OCHO DOLARES CON CINCuenta Y CUATRO CENTAVOS (\$9,838.54) de intereses para un nuevo principal de CIENTO



OCHENTA Y SIETE MIL SETECIENTOS DIECINUEVE DOLARES CON CINCUENTA Y SEIS CENTAVOS (\$187,719.56) el cual devengará intereses a razón del cinco por ciento (5.00%) anual. Por habersele dado un diferimiento de un año habrá de ser pagada de la siguiente forma:

-----\$1,268.00 en 01-01-04-----

-----\$1,268.00 en 01-01-05-----

-----\$1,268.00 en 01-01-06-----

-----\$1,268.00 en 01-01-07-----

-----\$1,268.00 en 01-01-08-----

-----\$13,522.00 en 01-01-09 y subsiguientemente al primero (1ro) de enero de cada año excepto el pago final que vencerá y será pagadero el quince (15) de agosto del dos mil treinta y ocho (2038), con intereses anual de cinco por ciento (5.00%), según consta en escritura número ciento cuarenta y seis (146) de reamortización préstamo hipotecario ante el Notario Efraín Bermúdez Rivera de fecha quince (15) de agosto del dos mil tres (2003).-----

-----Por tratarse de un préstamo de recursos limitados según indicado en el Pagaré, el Gobierno puede cambiar el porcentaje de interés de acuerdo con los reglamentos de la Administración de Hogares de Agricultores.-----

-----Las partes comparecientes en este instrumento convienen



asimismo, que este convenio de reamortización no constituye una novación extintiva de la obligación (deuda) existente a la cual ya se ha hecho mención, por no haber ni existir incopatibilidad entre dicha obligación (deuda) existente y la modificación de la misma bajo los términos y condiciones aquí consignadas, por lo que se ruega al Honorable Registrador de la Propiedad, que así se haga constar en la inscripción de este documento.

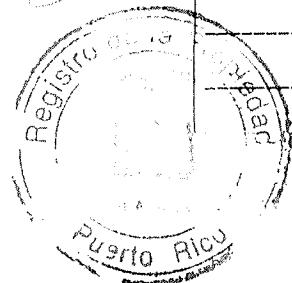
-----ACEPTACION Y OTORGAMIENTO-----

----LOS COMPARCIENTES ACEPTAN ésta escritura en todas sus partes, por hallarla redactada conforme a sus instrucciones.

----Hice a las partes comparecientes las advertencias legales pertinentes al presente otorgamiento de las que manifiestan haber quedado bien enterados.

----Leída ésta escritura por los comparecientes, se ratifican en ella, fijando sus iniciales en todos los folios del original de ésta escritura, y la firman, todos en un solo acto, después de haber leído en alta voz por mí, el Notario, ante mí, el Notario Autorizante.

----DE TODO LO CUAL, y de todo lo consignado en la presente escritura, YO, el Notario Autorizante, DOY FE.



Norma Iris Febus López

Carlos Ramírez

Firmado, sellado y sellado

Efraín Bermúdez Rivera

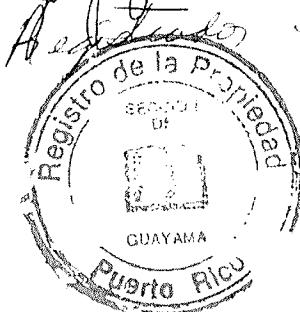
Hay cancelados en el original los correspondientes sellos de Rentas Internas y el Impuesto Notarial. Las iniciales de los otorgantes aparecen estampadas en cada uno de los folios del original.

CERTIFICO: Que la que precede es copia fiel y exacta de su original, que bajo el número 146 obra en mi protocolo de instrumentos públicos para el año dos mil tres (2003) la cual, (incluyendo los documentos anejos al original) contiene siete (7) folios.

(CERTIFICO, además que la(s) copia(s) del de los) documento(s) anexo(s) a esta copia(s) fiel y exacta(s) del (de los) que obra(n) anexo(s) al original de esta escritura).

EN TESTIMONIO DE LO CUAL, expido la primera copia certificada a solicitud de Carlos Ramírez en Santa Isabel, Puerto Rico, hoy 15 de agosto de 2003.

Hecho la modificación
al tomo 270 de
Salarios, fixos
número 6014
inscripción 8 a
Guayama 27 de
octubre del 2003.
Dios bendecido



**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM SERVICE AGENCY**
 654 Muñoz Rivera Avenue
 654 Plaza Suite #829
 San Juan, PR 00918

Borrower: Febus Lopez, Norma Iris Case No: 63-026-7591

CERTIFICATION OF INDEBTEDNESS

I, Jean P. Tilen Napoli, of legal age, married, a resident of Patillas, Puerto Rico in my official capacity as Loan Resolution Task Force Contractor of the *Farm Service Agency*, United States Department of Agriculture (USDA), state that:

- The borrower's indebtedness is as shown in the following Statement of Account, according to information obtained from all available records at the USDA-Farm Service Agency:

Statement of Account as of October 15, 2020

Loan Number	41-02
Original Note Amount	\$185,000.00
Original Note Date	10/29/1998
Date of Last Payment	1/15/2008
Principal Balance	\$185,697.91
Unpaid Interest	\$155,254.93
Misc. Charges	\$0.00
Total Balance	\$340,952.84
Daily Interest Accrual	\$ 25.4381
Amount Delinquent	\$162,264.00
Years Delinquent	11

- The information in the above Statement of Account in affiant's opinion is a true and correct statement of the aforementioned account and to this date remains due and unpaid.
- The defendant is neither a minor, nor incompetent, nor in the military service of the United States of America.
- The above information is true and correct to the best of my knowledge and belief, and is made under penalty of perjury as allowed by 28 U.S.C. 1746.



Jean P. Tilen Napoli
 LRTF Contractor
 October 15, 2020



Status Report Pursuant to Servicemembers Civil Relief Act

Exhibit 7

SSN: XXX-XX-7591

Birth Date:

Last Name: FEBUS LOPEZ

First Name: NORMA

Middle Name:

Status As Of: Oct-09-2020

Certificate ID: 9JRZVG7YG577YMR

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento, Director
Department of Defense - Manpower Data Center
400 Gigling Rd.
Seaside, CA 93955

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#faqs>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

UNITED STATES DISTRICT COURT
for the
District of Puerto Rico

United States of America, acting through the United States Department of Agriculture)
<hr/>)
<i>Plaintiff(s)</i>)
v.) Civil Action No.
NORMA IRIS FEBUS LÓPEZ, et als.) FORECLOSURE OF MORTGAGE
<hr/>)
<i>Defendant(s)</i>)

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* Conjugal Partnership Colón-Padilla
S. Rd. 1, Km. 73
Lapas Wd.
Salinas, P.R. 00751

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

JUAN CARLOS FORTUÑO FAS
P.O. BOX 3908
GUAYNABO PR 00970

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

MARIA ANTONGIORGI-JORDAN, ESQ.
CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

Civil Action No. _____

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

I personally served the summons on the individual at *(place)* _____
on *(date)* _____; or

I left the summons at the individual's residence or usual place of abode with *(name)* _____
, a person of suitable age and discretion who resides there,
on *(date)* _____, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or

I returned the summons unexecuted because _____; or

Other *(specify)*: _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
for the
District of Puerto Rico

United States of America, acting through the United States Department of Agriculture)
<hr/>)
<i>Plaintiff(s)</i>)
v.) Civil Action No.
NORMA IRIS FEBUS LÓPEZ, et als.) FORECLOSURE OF MORTGAGE
<hr/>)
<i>Defendant(s)</i>)

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* DELIA ENID PADILLA
S. Rd. 1, Km. 73
Lapas Wd.
Salinas, P.R. 00751

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

JUAN CARLOS FORTUÑO FAS
P.O. BOX 3908
GUAYNABO PR 00970

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

MARIA ANTONGIORGI-JORDAN, ESQ.
CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

Civil Action No. _____

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

I personally served the summons on the individual at *(place)* _____
on *(date)* _____; or

I left the summons at the individual's residence or usual place of abode with *(name)* _____
, a person of suitable age and discretion who resides there,
on *(date)* _____, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or

I returned the summons unexecuted because _____; or

Other *(specify)*: _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
for the
District of Puerto Rico

United States of America, acting through the United States Department of Agriculture)
<hr/>)
<i>Plaintiff(s)</i>)
v.) Civil Action No.
NORMA IRIS FEBUS LÓPEZ, et als.) FORECLOSURE OF MORTGAGE
<hr/>)
<i>Defendant(s)</i>)

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* GERARDO COLON COLON
S. Rd. 1, Km. 73
Lapas Wd.
Salinas, P.R. 00751

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

JUAN CARLOS FORTUÑO FAS
P.O. BOX 3908
GUAYNABO PR 00970

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

MARIA ANTONGIORGI-JORDAN, ESQ.
CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

Civil Action No. _____

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

I personally served the summons on the individual at *(place)* _____
on *(date)* _____; or

I left the summons at the individual's residence or usual place of abode with *(name)* _____
, a person of suitable age and discretion who resides there,
on *(date)* _____, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or

I returned the summons unexecuted because _____; or

Other *(specify)*: _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
for the
District of Puerto Rico

United States of America,
acting through the
United States Department of Agriculture)
Plaintiff(s))
v.)
NORMA IRIS FEBUS LÓPEZ, et als.)
Defendant(s))
Civil Action No.)
FORECLOSURE OF MORTGAGE)

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* NORMA IRIS FEBUS LÓPEZ
Ave. Pennsylvania #402 S. Rd. 1, Km. 73
Salinas, P.R. 00751 Lapas Wd.
Salinas, P.R. 00751

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

JUAN CARLOS FORTUÑO FAS
P.O. BOX 3908
GUAYNABO PR 00970

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

*MARIA ANTONGIORGI-JORDAN, ESQ.
CLERK OF COURT*

Date:

Signature of Clerk or Deputy Clerk

Civil Action No. _____

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

I personally served the summons on the individual at *(place)* _____
on *(date)* _____; or

I left the summons at the individual's residence or usual place of abode with *(name)* _____
, a person of suitable age and discretion who resides there,
on *(date)* _____, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or

I returned the summons unexecuted because _____; or

Other *(specify)*: _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
DISTRICT OF PUERTO RICO

CATEGORY SHEET

You must accompany your complaint with this Category Sheet, and the Civil Cover Sheet (JS-44).

Attorney Name (Last, First, MI):

USDC-PR Bar Number:

Email Address:

1. Title (caption) of the Case (provide only the names of the first party on each side):

Plaintiff:

Defendant:

2. Indicate the category to which this case belongs:

- Ordinary Civil Case
- Social Security
- Banking
- Injunction

3. Indicate the title and number of related cases (if any).

N/A

4. Has a prior action between the same parties and based on the same claim ever been filed before this Court?

- Yes
- No

5. Is this case required to be heard and determined by a district court of three judges pursuant to 28 U.S.C. § 2284?

- Yes
- No

6. Does this case question the constitutionality of a state statute? (See, Fed.R.Civ. P. 24)

- Yes
- No

Date Submitted:

rev. Dec. 2009

[Print Form](#)

[Reset Form](#)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

UNITED STATES OF AMERICA

(b) County of Residence of First Listed Plaintiff
(EXCEPT IN U.S. PLAINTIFF CASES)(c) Attorneys (Type Name, Address, and Telephone Number)
Juan C. Fortuño Fas
Po Box 3908, Guaynabo, PR 00970
Tel. 787-751-5290

DEFENDANTS

NORMA IRIS FEBUS LÓPEZ, et als.

County of Residence of First Listed Defendant
(IN U.S. PLAINTIFF CASES ONLY)NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF
THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

<input checked="" type="checkbox"/> 1 U.S. Government Plaintiff	<input type="checkbox"/> 3 Federal Question (U.S. Government Not a Party)
<input type="checkbox"/> 2 U.S. Government Defendant	<input type="checkbox"/> 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

PTF	DEF	PTF	DEF
<input type="checkbox"/> 1 Citizen of This State	<input type="checkbox"/> 1 Incorporated or Principal Place of Business In This State	<input type="checkbox"/> 4	<input type="checkbox"/> 4
<input type="checkbox"/> 2 Citizen of Another State	<input type="checkbox"/> 2 Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5
<input type="checkbox"/> 3 Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3 Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance	PERSONAL INJURY	PERSONAL INJURY	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881	<input type="checkbox"/> 375 False Claims Act
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 365 Personal Injury - Product Liability	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 376 Qui Tam (31 USC 3729(a))
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 367 Health Care/ Pharmaceutical Personal Injury Product Liability	<input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> 400 State Reapportionment
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 368 Asbestos Personal Injury Product Liability	PROPERTY RIGHTS	<input type="checkbox"/> 410 Antitrust
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 330 Federal Employers' Liability	<input type="checkbox"/> 370 Other Fraud	<input type="checkbox"/> 820 Copyrights	<input type="checkbox"/> 430 Banks and Banking
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 340 Marine	<input type="checkbox"/> 371 Truth in Lending	<input type="checkbox"/> 830 Patent	<input type="checkbox"/> 450 Commerce
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans)	<input type="checkbox"/> 345 Marine Product Liability	<input type="checkbox"/> 380 Other Personal Property Damage	<input type="checkbox"/> 835 Patent - Abbreviated New Drug Application	<input type="checkbox"/> 460 Deportation
<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 350 Motor Vehicle	<input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 840 Trademark	<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations
<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 355 Motor Vehicle Product Liability			<input type="checkbox"/> 480 Consumer Credit
<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 360 Other Personal Injury			<input type="checkbox"/> 485 Telephone Consumer Protection Act
<input type="checkbox"/> 195 Contract Product Liability	<input type="checkbox"/> 362 Personal Injury - Medical Malpractice			<input type="checkbox"/> 490 Cable/Sat TV
<input type="checkbox"/> 196 Franchise				<input type="checkbox"/> 850 Securities/Commodities/ Exchange
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS	SOCIAL SECURITY	
<input type="checkbox"/> 210 Land Condemnation	<input type="checkbox"/> 440 Other Civil Rights	Habeas Corpus:	<input type="checkbox"/> 861 HIA (1395f)	<input type="checkbox"/> 890 Other Statutory Actions
<input checked="" type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 463 Alien Detainee	<input type="checkbox"/> 862 Black Lung (923)	<input type="checkbox"/> 891 Agricultural Acts
<input type="checkbox"/> 230 Rent Lease & Ejectment	<input type="checkbox"/> 442 Employment	<input type="checkbox"/> 510 Motions to Vacate Sentence	<input type="checkbox"/> 863 DIWC/DIWW (405(g))	<input type="checkbox"/> 893 Environmental Matters
<input type="checkbox"/> 240 Torts to Land	<input type="checkbox"/> 443 Housing/ Accommodations	<input type="checkbox"/> 530 General	<input type="checkbox"/> 864 SSID Title XVI	<input type="checkbox"/> 895 Freedom of Information Act
<input type="checkbox"/> 245 Tort Product Liability	<input type="checkbox"/> 445 Amer. w/Disabilities - Employment	<input type="checkbox"/> 535 Death Penalty	<input type="checkbox"/> 865 RSI (405(g))	<input type="checkbox"/> 896 Arbitration
<input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 446 Amer. w/Disabilities - Other	Other:	IMMIGRATION	<input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision
	<input type="checkbox"/> 448 Education	<input type="checkbox"/> 540 Mandamus & Other	<input type="checkbox"/> 462 Naturalization Application	<input type="checkbox"/> 950 Constitutionality of State Statutes
		<input type="checkbox"/> 550 Civil Rights	<input type="checkbox"/> 465 Other Immigration Actions	
		<input type="checkbox"/> 555 Prison Condition		
		<input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement		
FEDERAL TAX SUITS				
		<input type="checkbox"/> 790 Other Labor Litigation	<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)	
		<input type="checkbox"/> 791 Employee Retirement Income Security Act	<input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	
FEDERAL TAX SUITS				

V. ORIGIN (Place an "X" in One Box Only)

<input checked="" type="checkbox"/> 1 Original Proceeding	<input type="checkbox"/> 2 Removed from State Court	<input type="checkbox"/> 3 Remanded from Appellate Court	<input type="checkbox"/> 4 Reinstated or Reopened	<input type="checkbox"/> 5 Transferred from Another District (specify)	<input type="checkbox"/> 6 Multidistrict Litigation - Transfer	<input type="checkbox"/> 8 Multidistrict Litigation - Direct File
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Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):
Consolidated Farm & Development Act, 7 USC 1921, et seq. & 28 USC 1345

VI. CAUSE OF ACTION

Brief description of cause:

VII. REQUESTED IN COMPLAINT:

 CHECK IF THIS IS A CLASS ACTION
UNDER RULE 23, F.R.Cv.P.

DEMAND \$

340,952.84

CHECK YES only if demanded in complaint:

JURY DEMAND: Yes No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE
10/28/2020

SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFFP

JUDGE

MAG. JUDGE